THE LITERARY DIGEST

PUBLIC OPINION (New York) combined with THE LITERARY DIGEST

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TOPICS OF THE DAY

WHY DOES BUSINESS HALT?

PERHAPS American business has grown so used to its shackles that it trembles with apprehension as they are struck from it. At least it is evident that President Wilson's efforts to inaugurate the "new freedom" in the business world are not at the moment showing fruit in the form of increased industrial and commercial activity. On the contrary, so Republican leaders assure us, depression and dismay are the dominant emotions among business men in many sections of the country, and smokeless chimneys, dinnerless pails, and crowded soup-houses loom large in the immediate outlook. "The country is already in the midst of a financial and industrial panic, and all over the country men to-day, both in factories and financial institutions, are nearly scared to death," affirms Representative Mann, Republican leader of the House. "The lever of prosperity has been reversed," declares Joseph G. Cannon, and Reed Smoot assures the Republican National Committee, concerned over a platform for the next campaign, that "silent wheels, smokeless stacks, and suffering people will speak louder than any declaration of principles that we can make." Nor is it only to Republican eyes that the gloom overhanging the business world is visible. Thus ex-Congressman Martin W. Littleton (Dem.) reports that "New York is at this moment the center of the most remarkable pessimism I have ever known."

Turning from the testimony of politicians to that of business men, we find Charles M. Schwab, President of the Bethlehem Steel Company, declaring that "this country faces the most serious depression it has ever known," while another iron-master, Andrew Carnegie, is no less emphatic in his assertion that business conditions are "splendid" and "this talk of panic is tommyrot." But however well founded Mr. Carnegie's optimism may be, those who do not share it find food for their gloom in the news columns of the press from day to day. Thus in the *Wall Street Journal's* survey of last week's business horizon we read:

> "One striking sign of the times, repeating a warning given only a little less emphatically in past weeks, is the heavy decline in bank clearings at all important centers, and particularly at New York. Speculative requirements at this center are unusually small, and the only inference is a drastic contraction in trade, which the activities of the Christmas season entirely fail to disguise.
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> "If this is true of bank clearings, it is equally true of railroad earnings. The figures for October ran something like 14 per cent. behind the gross of the previous year, and the net showings were even worse. The weekly gross earnings since that time have been falling off in an increasing ratio, with a few exceptions, of which the Pennsylvania system east of Pittsburg is a creditable example.
>
> "It is true that in the latter half of the current year the railroads have been putting all they could get together into maintenance. But it must not be forgotten that a higher standard of maintenance is now demanded, if only by the conversion of wooden or steel-frame cars into all-steel cars. This means heavier trains, new rails, stronger culverts, and a more liberal use of rock ballast; while the increased earning capacity cannot be proportionate, and will only show itself over a long period of time. . . . . . .
>
> "Trade reports are not encouraging, and so far from showing any improvement, further contraction is indicated, especially in the basic industries of the country. It is true that there is less labor disturbance than there has been for a long time past, but this is due not to contentment and prosperity, but to increasing competition in the labor market. . . . . . .
>
> "Reports from the steel trade are depressing. Production is generally 50 per cent. below capacity, and at the present rate it is doubtful if the Steel Corporation is earning more than fixt charges. It should not be forgotten that wage advances have added a dollar a ton to the cost of production, and the fact affords further food for thought along the lines already indicated."

Nor do these cheerless paragraphs complete the story. The last bulletin of the American Railway Association reports that between November 15 and December 1 the number of idle freight-cars increased from 22,652 to 57,234. A Chicago dispatch tells us that "thirty-two employers of labor in the South Chicago district—the city's largest employment center—have discharged, within three weeks, 5,498 men, while a much larger number of employees have been placed on half time or less." Representative Humphrey (Rep.), of Washington, announces that in his State 227 shingle- and lumber-mills have closed their doors, throwing some 15,000 men out of work. "This is not a complete list," he says, "and it is increasing each day." One expert, quoted by the New York *Journal of Commerce*, estimates that "the present wage payments of employees throughout the nation are about $1,250,000 a day below the normal, which would mean a falling off of wages for the year of more than $400,000,000."

A survey by the New York *Herald* of business conditions in the country at large reveals the fact that the present depression is most noticeable in the East in New York, New Jersey, Pennsylvania, and Delaware, and in the Middle West in Ohio,

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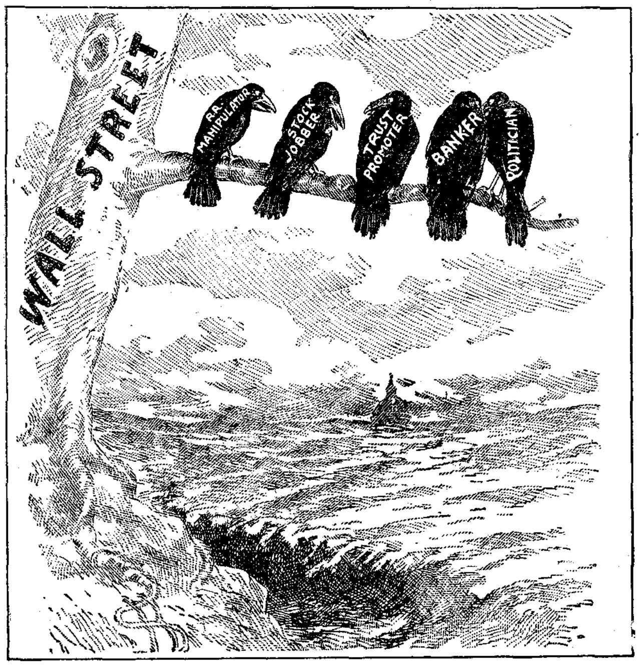
Indiana, West Virginia, Illinois, Michigan, Wisconsin, Kentucky, Tennessee, and Missouri, while the South Atlantic and Gulf States are at one with the West and Southwest in their declaration that business is "booming." From other sections the report is "fair." An analysis of the reports from all sections convinces *The Herald* that the danger-point in the whole situation lies in the starved financial condition of the railroads—a condition which will disappear, we are told, if the Interstate Commerce Commission permits a slight increase in freight-rates.



PROPHETS OF EVIL.
—Macauley in the New York *World*.

In the main, then, the witnesses seem to agree that business in many of the principal financial and industrial centers is in a hesitant and halting mood. But when it comes to explaining this fact, agreement vanishes, some tracing the trouble to the new tariff, some dividing the blame among the tariff, currency legislation, and the pending antitrust program; some seeing in the situation nothing but a safe and wholesome slowing down on the part of business while it adjusts itself to changing conditions. Still others find explanation enough in the universal shortage of capital which is being felt in all the money markets of the world. But the most dramatic theory is that advanced by Senator Simmons, who as Chairman of the Finance Committee steered the Tariff Bill through the Senate. According to this authority the present panicky conditions have been deliberately brought about by "the efforts of a little coterie of moneyed men who control big finances in this country," their purpose being to discredit the Administration's tariff and currency legislation. In the course of an interview with the New York *World's* Washington correspondent, the Senator from North Carolina says:

> "Certain men who control hundreds of millions of dollars have been trying to bring about conditions that would frighten the President and Congress; but the Democratic platform pledges as to the tariff have been carried out, and those on currency and monopolies will be carried out.
>
> "You can not put your hand on the men who are calling in their money or dropping off their laborers, but you can see signs of their efforts. The 'nigger' is coming out of the wood-pile.
>
> "A big concern like J. P. Morgan & Co., of New York, dominates would not mind losing $40,000,000 or $50,000,000 in a financial crash if it could block certain legislation.
>
> "The truth is, these great rich men of affairs have had control so long that they can not now realize that they must call at the White House and at the Capitol as other people do. They still believe they will dominate."

The same idea is suggested by the Secretary of the Navy, Josephus Daniels, who, speaking at a dinner of the North Carolina Society in New York last week, said:

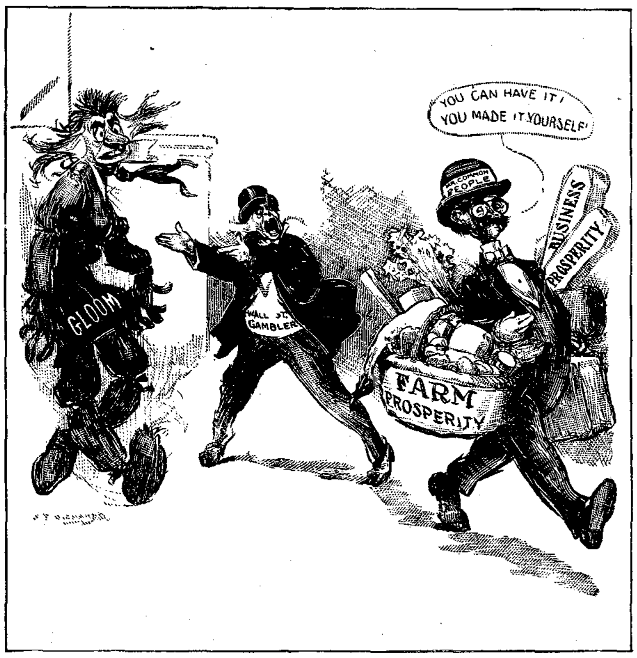
> "Those who wish to show their loyalty to the doctrine 'great is Diana of the Ephesians' have gone to the extreme of, if not trying to bring on a panic, at least hamstringing and halting business in the hope of compelling acceptance of the idea of a centralized bank. This unpatriotic hysteria has gone so far as to predict that the legislation which takes the finances of the Republic out of the hands of a few great financial institutions and vests control in the Government may drive gold out of America."

Among those who hold the tariff responsible is Charles M. Schwab, who is quoted in a Pittsburg dispatch to the New York *Times* as saying:

> "Under the new tariff cost of transportation of steel, for instance, is affected in this manner—that the rate between Bethlehem, Pa., and New York is as great as that between Rotterdam and New York.
>
> "It was true, when Andrew Carnegie said it, that the cost of steel production in this country was so much cheaper here that we could compete with the world and win, but conditions have changed. Patents which were held in this country have run out and are in operation abroad. Methods of production have so advanced in other countries that the cost of making steel has become just about standardized all over the world. And with cheaper transportation under the new tariff other countries can more than successfully compete with us in many lines.
>
> "It is proposed to reduce the cost of living. But what is the use of reducing the cost of living when a laboring man has no job and can earn no money with which to buy the necessities?"

But as Secretary Redfield points out, "the flooding of our markets with the alleged cheap wares of Europe has not happened." As a matter of fact, imports for October, the first month under the new law, were far less in quantity than for the same month of last year, while exports for the same period showed a great increase. And in the New York *Sun* we read:

> "Men interviewed by *Sun* correspondents in industrial centers, where unfavorable conditions are admitted, say they are not satisfied as yet that the new tariff regulations are altogether responsible for a slump in business. They declare that the law has not been in force sufficiently long for them to reach exact conclusions."



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TOO BUSY TO SCARE.
—Richards in the Philadelphia *North American*.

Giving ear to those who would tell us of the sun shining behind the clouds, we are assured by the Philadelphia *Record* that "it is a great mistake to suppose that the business of the country is in a bad way"; we learn from *Dun's Review* that "sentiment in financial circles has improved noticeably of late"; and in the Springfield *Republican* we find the assertion that "conditions are not nearly as bad as many men profess to believe, nor is the future so dubious-looking." In the Pittsburg correspondence of the New York *Evening Post* we read of the future:

> "It is hard to avoid the conclusion that the time cannot be far distant when the reduced prices of goods, combined with the lowness of stocks of merchandise on hand, a result of an actual consumptive demand which prevents accumulations, will start a fresh buying movement. That time has certainly not yet been reached, but in view of low stocks of merchandise in practically all lines, and in the light of experience during the past fifteen years, covering the period of the great consolidations, business is likely to respond very suddenly when recovery sets in."

Another item of cheer is the fact that the Christmas-season money-orders issued by the New York Post-office this month, for transmission to foreign countries, amounted to $7,775,000, or $1,250,000 more than for the corresponding period last year. "This does not look as if the pinch of hard times was quite so desperate as some people appear to imagine," remarks *The Evening Post*, for "when people are out of employment or find exceptional difficulty in making ends meet, they do not open their purse-strings wider than usual for the purpose of sending money to their relatives across the ocean." And in the House last week Speaker Clark denounced a number of Republican leaders, including Senator Root, Representative Mann, and Chairman Hilles of the Republican National Committee, as "the greatest calamity-howlers in America," and described their apparent efforts to frighten the country into a panic as "a monstrous and unpardonable performance."

THE PERILS OF INFLATION

THE WARNING CRY of "inflation" has been heard from time to time ever since the Administration's Currency Bill became a matter of public discussion. But the sponsors of the bill paid comparatively little heed to it until it was voiced by Mr. Elihu Root during the last days of senatorial consideration of the measure. Mr. Root's discouragement which he said he felt at making an elaborate argument in opposition at a time when "the fate of the bill and of every part of the bill" was "already determined," may have been followed by more pleasing emotions at the sight of the Democratic caucus making eleventh-hour changes in the measure to meet some of his objections. Further, the reception given his concededly brilliant speech by political friends and foes, and the little flurry over his availability as Republican presidential timber, may have helped to remove the impression that his labors were all in vain. One of Mr. Root's great statesmanlike qualities, according to so good an authority as ex-President Taft, is his ability "to work out in his own mind the ultimate results of a course of action." The Senator from New York has it all worked out in his own mind that the ultimate result of Democratic action on the currency question will be the triumph of the foes of "sound money," a national currency insufficiently secured, and an era of inflation to be followed by disaster. So, upon the presentation of these prophecies of evil in his Senate speech of December 13, there arose a chorus of applause and vigorous expressions of agreement from Republicans and conservatives. But Democrats, both in Washington and in newspaper sanctums in other cities, were just as prompt in disclaiming any belief that Mr. Root will add to his laurels as a peacemaker any prizes for correct prophecy. They point out various provisions in the Currency Bill, which they fear the Senator overlooked, that will surely prevent any such catastrophes as he predicts. To make assurance doubly sure, those in charge of the measure tighten up the few loose joints they can find in it, and present it to the nation confident of its ultimate approval of their handiwork.

Senator Root's chief indictment of the Glass-Owen Bill is that it does not provide sufficient security to back up the Federal reserve notes which are to be issued, nor make any provision for limiting or reducing the quantity of this reserve-note currency. This new national currency is to be secured by requiring that a certain per cent. of the amount of notes issued to any Federal reserve bank shall be based upon gold or lawful money either in its vaults or deposited with the United States Treasury, and the bank must furnish to the Government, through a Federal reserve agent, commercial paper to the full amount of the notes. Senator Root finds no restrictions placed upon the issuance of notes by the reserve provisions, "except the power of the bank to get gold" for its reserve. And turning to the description of the notes and bills which may constitute the collateral security to be offered for the loan of the Government notes, he can find "no limitation whatever by a reference either to the capital of the bank discounting, or to the deposits of the bank discounting, or to any other fixt standard," no limit to the quantity of paper of the kind described that any bank may take, "except the bank's ability to get the money to pay for the paper."

This simply means an inflated currency, continues Senator Root. For "we find no recourse by way of limitation here in anything that we impose by our bill against as vast an enlargement of the demand obligations of the United States as the reserves of the banks will permit." The new Currency Bill

> "Does not provide an elastic currency. It provides an expansive currency, but not an elastic one. It provides a currency which may be increased, always increased, but not a currency for which the bill contains any provisions compelling reduction."

With an inflated currency, business grows. "With the exhaustless reservoir of the Government of the United States furnishing easy money, the sales increase, the businesses enlarge, more new enterprises are started, the spirit of optimism pervades the community." As the Senator proceeds with the picture:

> "Every one is making money. Every one is growing rich. It goes up and up, the margin between cost and sales continually growing smaller, as a result of the operation of inevitable laws, until finally some one whose judgment was bad, some one whose capacity for business was small, breaks, and, as he falls, he hits the next brick in the row, and then another and then another, and down comes the whole structure.
>
> "That, Sir, is no dream. That is the history of every movement of inflation since the world's business began, and it is the history of many a period in our own country. . . . . .
>
> "If we enter upon this career of inflation, we shall do it in the face of a clearly discernible danger, which, tho clearly recognized, will result in a dreadful catastrophe. Gold always leaves the country in which the amount of currency exceeds legitimate requirements of business. This is an inexorable law. Putting it in another way, gold always leaves the country of high prices and goes to the country of low prices. You can kill people who are engaged in business, you can destroy business utterly, but you can not stop the operation of those inexorable economic and natural laws."

But all this discussion of the dangers of inflation ought not to be necessary, observed the speaker, since the country rendered judgment against it when supporting President Cleveland and when electing and reelecting President McKinley. Now, he exclaimed, the Democratic party, without any authority from the people, "undertakes to reverse the oft-repeated judgment of the American people on this settled question!" Answering the argument that the Federal reserve board could be depended upon to stop any tendency toward inflation, Mr. Root admitted that its members would be men of the highest character, but, with a veiled reference to Mr. Bryan declared that they would be "under the same dominating, commanding, and irresistible influence" that was so potent in framing the Bill, and "would be bound to proceed under the same theories that were advocated in 1896 and 1900."

The one immediate result of the Root speech was the modification of certain features of the bill to provide some safeguard against the evils predicted by the New York Senator, yet the debate on the floor of the Senate revealed no Democratic fear of inflation, and Senators Owen, Williams, and others flatly contradicted Mr. Root. Mr. Owen also issued a statement to the press enumerating a dozen safeguards provided by the measure bearing his name. As he states them:

> "First—Some individual must require currency which the normal supply does not furnish. In that contingency the individual must furnish his notes to a member bank unable to supply the currency and willing to apply to the Federal reserve banks for it. This is safeguard No. 1.
>
> "Second—The Federal reserve bank must be without the currency necessary and be willing to apply to the Federal reserve agent. This is safeguard No. 2.
>
> "The Federal reserve agent must consent. This is safeguard No. 3. The Federal reserve bank must then put up dollar for dollar of commercial bills of the qualified class maturing in not more than ninety days. This is safeguard No. 4. The Federal reserve bank must also put up 33⅓ per cent. gold. This is safeguard No. 5.
>
> "When these commercial bills fall due the Federal reserve bank must return this money to the Federal reserve agent unless they both consent to a renewal of the accommodation. This is safeguard No. 6.
>
> "The Federal reserve board, charged with the express duty of preventing inflation by extending accommodation required by commerce, has a right to refuse to have these notes issued by the Federal reserve agent. This is safeguard No. 7.
>
> "The Federal reserve board is authorized by law to fix the rate of interest directly on these Federal reserve note issues. Safeguard No. 8.
>
> "The Federal reserve board is obliged by law to determine the rate of interest charged by the Federal reserve banks for all loans made by the Federal reserve banks, including Federal reserve notes. Safeguard No. 9.
>
> "The Federal reserve board has on it the Secretary of the Treasury, representing the Administration, who could counteract any inflation by a Federal reserve bank by withdrawing Government funds. Safeguard No. 10.
>
> "The President, charged with supervising the affairs of the United States, could use his influence with the Federal reserve board to prevent inflation. Safeguard No. 11.
>
> "The public opinion of the United States would not stand for inflation, and that opinion would make itself felt in a variety of ways through the member banks, the reserve banks, the Treasury Department, the Federal reserve board, and through Congress itself."

Turning to the press, we find the New York *American* and *Evening Post* reminding Senator Root that the bill provides further against inflation by requiring that "the moment any notes of one regional bank are received on deposit by another, they must, under heavy penalty, be sent back to the bank of issue for redemption." *The Evening Post* further fails to find any recognition by Senator Root of the fact that the very "outflow of gold from the United States, which would ensue whenever an inflation process should be under way," would automatically reduce the inflation. For, "the gold exported would be *taken from the regional bank reserves; but when the* ratio of such a bank's reserve to its outstanding circulation falls below 33⅓ per cent. [now higher], no recourse would remain for the bank but to reduce its notes." Nothing, comments the well-informed New York *Journal of Commerce*, could bring about the disastrous results which Senator Root "professes to apprehend but a deliberate purpose on the part of the reserve banks, presumably under the direction of capable banking and business men, and of the Federal reserve board, to use the power and discretion vested in them to wreck the system which they were charged with administering and bring ruin to the country." And the Springfield *Republican* has as little patience with Mr. Root's "inflation bugaboo."

On the contrary, an impressive number of papers, including the Boston *Herald* (Ind.) and *Transcript* (Rep.), New York *Times* (Ind.), *Sun* (Ind.), and *Tribune* (Rep.), Philadelphia *Public Ledger* (Ind.), Baltimore *American* (Rep.), and Detroit *Free Press* (Ind.), welcome Senator Root's speech as a timely warning, believe his arguments unassailable, and refer to the "ignorant replies" of his critics. *The Sun* points out that under the bill redemption of notes does not mean their retirement:

> "Notes redeemed by or for the bank which issued them can be promptly reissued by the same bank. Redemption under the bill is no more retirement of circulation than redemption to-day is retirement of the present bank-note circulation."

The Currency Bill's "inflationary purpose" is clearly seen by *The Sun* and the Philadelphia *Public Ledger*, and the New York paper concludes most emphatically:

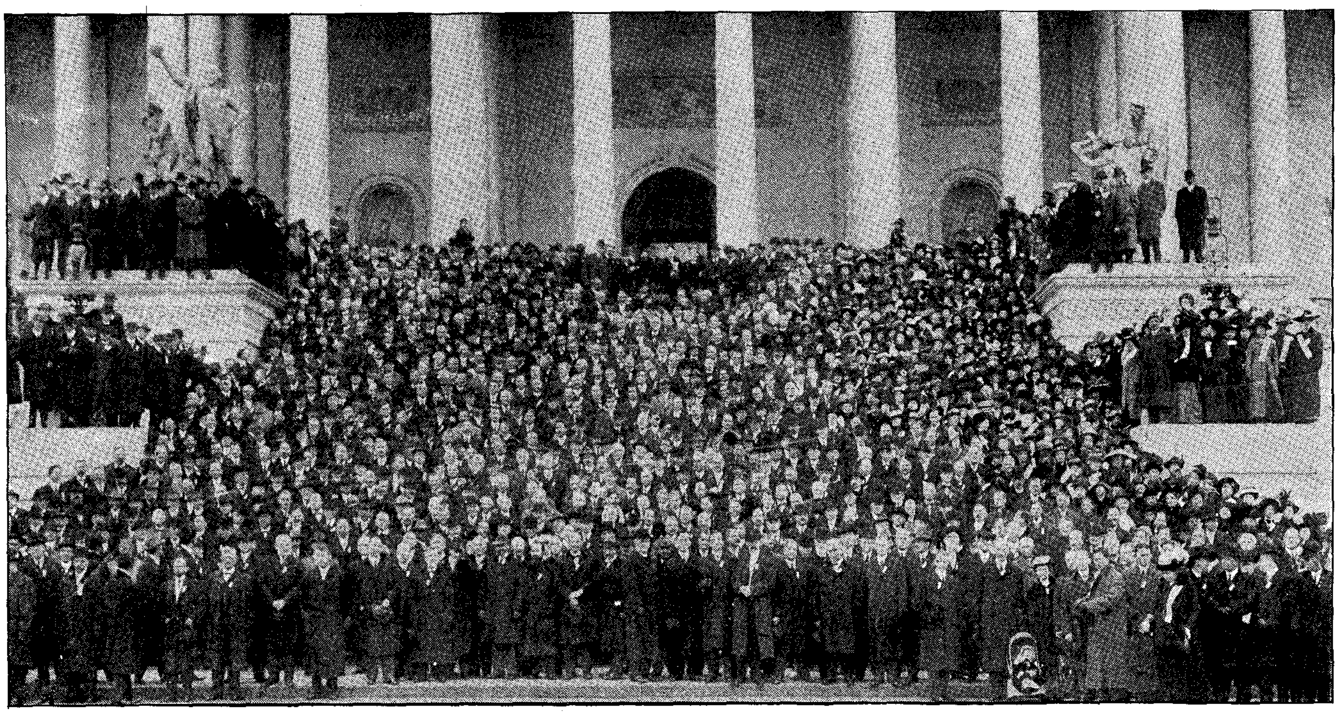
> "In short, the bill prepares for the inflation of bank reserves after credits have reached the bursting point, for the abolition of reserve requirements against bank deposits and against note issues and for the suspension of specie payments unless the Government by mortgaging its credit is able to stem the tide of disaster. No law framed solely for the sound reorganization of the country's banking and currency system would contemplate such fearful contingencies."

HOW SECRETARY REDFIELD WOULD CURB THE TRUSTS

PRESIDENT WILSON'S WORD FOR IT that the chief concern of the present session of Congress will be "to prevent private monopoly more effectually than it has yet been prevented," and that one step toward this goal will be legislation to reduce the "debatable ground" about the Sherman Antitrust Law, lends peculiar interest to the program of trust regulation outlined in Secretary of Commerce Redfield's annual report. Many editors, in fact, take it for granted that the Secretary's suggestions rather definitely foreshadow the Administration's trust policy, which is soon to be officially formulated in a special Presidential message to Congress. Thus the Brooklyn *Eagle* (Ind. Dem.) points out that while Mr. Redfield is "an original and independent thinker," he is also "a man of good taste and of personal loyalty" who "would never think of touching so delicate a subject in a way to embarrass the future of the Administration, or to disturb needlessly the commerce and industry of the United States." The New York *World* (Dem.), however, fails to detect the Wilsonian note in the Commerce Secretary's recommendations and, "until more fully advised," rejects the idea that they throw light on the President's legislative program.

Mr. Redfield's recipe for the further regulation of "big business" includes several new laws and several thoroughgoing investigations by the Bureau of Corporations. He would have a law declaring all restraints of trade to be unreasonable, another guarding against the watering of industrial securities, and yet another forbidding interlocking directorates. At the same time he would have an investigation to determine whether or not trusts are socially and economically efficient in production, an inquiry into the question of fixing retail prices, and an inquiry into the cost of production of clothing. Of the need of new legislation he says in part:

> "That there are immediate and well-known conditions that should and can be remedied by law is apparent. Some of these remedies are, for instance, a law providing that there shall be a presumption that all restraints of trade are unreasonable and placing the burden of establishing the reasonableness of such restraint upon the party alleging it; legislation looking to



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A LIVING PETITION FOR NATION-WIDE PROHIBITION.

Here on the Capitol steps are men, women, and one baby who were part of the 2,000 workers against the liquor traffic who met in Washington a few days ago, paraded through the streets of the city, invaded the White House grounds, and presented for introduction in both houses of Congress a petition for a constitutional amendment outlawing the manufacture and sale of intoxicants in the United States.

fundamental charter provisions for every corporation doing interstate business; that stocks and bonds shall not be issued except for money or property at its true money value, preventing the watering of stocks; that corporations shall not hold stock in other competing companies, and that neither a person nor a corporation shall at the same time own a controlling interest in two or more competing corporations and that the officers of corporations shall not be affiliated directly or indirectly by holding office in other corporations."

"Congress will undoubtedly address itself to some of these aspects of the situation with curative provisions," he adds—a statement which fortifies some of the correspondents in their belief that his views coincide with those of the President.

But "regardless of such legislation," he goes on to say, "there still remains a fundamental economic fact to be determined," namely, "whether the trust or monopolistic form is socially and economically efficient in production, as is alleged." Upon the solution of this problem, he says, "must depend the ultimate attitude of the Government toward combinations and consolidations in business." For the investigation of this big question by the Bureau of Corporations, Mr. Redfield advocates an appropriation of $431,700. Concerning the fixing of retail prices, another subject recommended for investigation, he says:

> "The law with us is for the time fixt by the decision of the Supreme Court, that the fixing of retail prices on the part of manufacturers is unlawful. If, however, new legislation should in the future be required, it is important that the truth be known lest injustice be done, not so much to the manufacturer as to the consumer.
>
> "Some men, well informed, argue that the fixing of retail prices under conditions where competition in manufacture exists tends to promote competition. Others say that the refusal to permit the fixing of retail prices tends to monopoly because in the cutthroat competition certain to follow obviously the stronger competitor will survive and may eventually have the business in his own hands, for the law forbids the making of agreements to maintain prices, and under these circumstances the weakest must go to the wall."

Of the need of further light on the subject of the cost of production in the clothing industry, he says:

> "The inquiry is not one that can be hurried. It has already been begun with a portion of the funds recently appropriated by Congress. It will be continued if the appropriation of $100,000 for this and similar work included in our estimates is made by Congress."

While many papers agree with the Baltimore *Sun* (Dem.) that this is "a pretty fair program, all in all," others hasten to indicate its weak points. Thus the New York *Times* (Ind.) and *World*, the Brooklyn *Eagle*, and the Boston *Advertiser* (Rep.) are at one in objecting to the suggestion that "there shall be a presumption that all restraints of trade are unreasonable, placing the burden of establishing the reasonableness of such restraint upon the party alleging it." Says *The Eagle*:

> "We can only note that the Sherman Law, which is to be retained, is in part a criminal law, and that all jurisprudence recognizes the need of defining closely what a crime or misdemeanor is. The plan to assume that any 'restraint of trade,' which means any business contract, is criminal, and make the accused person prove that it is not criminal, runs counter to our ideas of justice. Proving a negative is difficult or impossible. It is for prosecutors to prove that the conditions involving criminality exist."

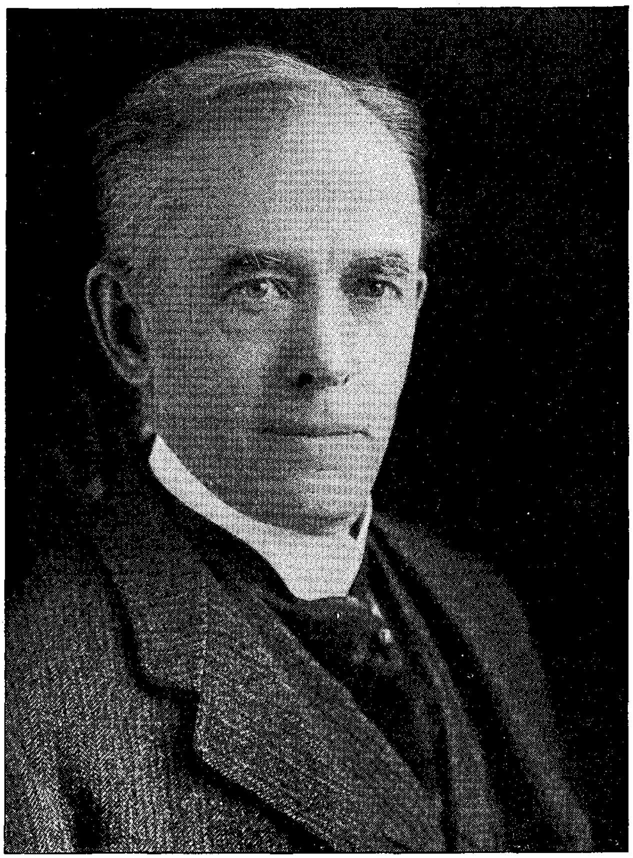
It is Mr. Redfield's program of investigation that seems specially objectionable to the New York *Journal of Commerce* (Com.), which characterizes his suggestions in this line as "impossible and absurd." This paper goes on to say:

> "It has been noted by some curious minds that the present cost of Federal administration is about one-fifth the total crop yield of the United States. That is a startling comparison, but one that would be of little importance were there real results to be shown for the money spent. In fact, the Federal Government, in spite of its vaunted power of 'unselfish' direction of business, gets less per dollar laid out than any other organization. For its outlay on commissions and investigations, it gets least of all. The enormous sums spent in such work are absolutely wasted for the most part. Such outlays as are recommended by Mr. Redfield and others would be simply ridiculous and would result in no possible good."

On the other hand, his investigation proposals are applauded by the New York *Times*, and *The World* is convinced that "there is need of legislation prohibiting interlocking directorates and the emission of swindling issues of stocks and bonds."

THE RAILROAD AND ITS MONEY

AFTER THE DISCLOSURES showing what former managers of some of our embarrassed railroads succeeded in doing with their stockholders' money, the suggestion for Government control of the issue of railroad securities falls upon prepared ground. Tho there are strong objections to the introduction of the topic while rate revision is under consideration, many editors think it timely, and can not see why railroad heads who want the Government to help them make more money by permitting an increase of freight rates should object to the same authority's seeing that the proceeds are properly spent. Among railway executives, two such experienced men as Mr. Charles S. Mellen and President Underwood, of the Erie, have no fault to find with Mr. Prouty, of the Interstate Commerce Commission, for his recent statements urging Government supervision. And to those protesting against the unfairness of such remarks in the mouth of a member of the Commission now considering the rate question, Mr. Underwood replies that "Mr. Prouty said nothing prejudicial to the case now before the Commission."



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CHARLES AZRO PROUTY,

The Interstate Commerce Commissioner who "can never suffer an advance in rates until I know the money will be properly used."

Mr. Mellen's successor as executive head of the New York, New Haven & Hartford apparently has the good will of everybody, but at recent dinners he has had to listen to some pretty frank criticisms of his road. On one occasion, as noted last week, his rather mild references to the evils resulting from the over-regulation of railways were followed by Governor Cox's scathing denunciation of the wickedness of the New Haven, as brought to light by the passing of the Christmas dividend. Some similar observations by Mr. Elliott at a more recent New York dinner, given in his honor, were quite overshadowed by Commissioner Prouty's impromptu answer to the question: "Should the Federal Government supervise the issuance of railroad stocks and bonds?" Mr. Prouty said in part, as quoted in the New York *Times:*

> "The troubles of the New Haven Railroad are due to the fact that railroads have been able to buy anything they chose, to issue any securities they wished, and to manipulate them in any manner that they saw fit. How is it possible to make such abuses impossible? They will be made impossible when the Federal Government supervises the issue of securities. I think most of the men who have the interests of railroads at heart will agree with this.
>
> "I believe that if such a law had been enacted ten years ago it would have prevented every one of the railroad scandals which have taken place in the last ten years.
>
> "The Government can not rightfully grant an increase of railroad rates until it knows that the money so raised shall be prudently and properly expended."

Mr. Prouty explained later that this was not to be taken as a forecast of the action of the Interstate Commerce Commission in the pending rate case. He was merely voicing his own personal opinion that the railroads were likely to have "a difficult time in securing a substantial increase of freight-rates until they were able to show that they would use the money obtained for proper purposes." But in the opinion of a number of editorial observers the Prouty suggestion gains significance from the report of the conference of railroad commissioners on Boston & Maine railroad rates. This commission consisted of Mr. Prouty and the railroad commissioners of Massachusetts, Maine, Vermont, and New Hampshire. They assert that past mismanagement is responsible for much of the road's present trouble, and come to this unanimous conclusion:

> "We are clearly of the opinion that there should be a substantial advance now, provided that such additional revenue can be obtained without imposing upon the public unjust and unreasonable transportation charges, and provided further that some assurance can be given that the money will be prudently expended in the public interest."

But the Boston & Maine is, after all, a small railroad and its troubles but a small part of the railroad problem. It is the suggestion of country-wide supervision of expenditures in the report and in the Prouty speech that attracts editorial attention throughout the country. "After recent distressing experiences," the New York *Times* "should say that from the investors' corner, at least, the response might be a hearty 'Amen!'" And *The Times* sees "no reason why the Eastern railroads, now hoping that their proposed rate increase may be sanctioned, should be disturbed by anything Mr. Prouty said." Indeed, it is the New York *Commercial's* belief that "a well-devised and well-administered law to regulate capitalization might improve the credit of the railroads and make it easier for them to gain additional capital." Then "bonds and stocks, sold with the approval of the Interstate Commerce Commission, would have to be taken into account in years to come when readjusting transportation rates." As the Washington *Times* sees it, "Commissioner Prouty's contention for all railroads is unanswerably sound; his requirements for the public are imperative." Legislation embodying his suggestions should have been enacted long ago, says the Newark *News*, for if it had been, "such agglomerations as the New Haven system could never have been brought together in defiance of the Sherman Antitrust Law, and such buccaneering as that which threw the 'Frisco into the hands of receivers could never have happened."

A call for immediate action comes from the New York *World:*

> "A bill could be drafted in an hour by any competent lawyer. . . . It could be passed in forty-eight hours if the President demanded it. Charged with the responsibility of government, it is the immediate duty of the Democratic party in Congress to enact such legislation.
>
> "The belief that railroad rates must be increased is general; but . . . an increase of 5 per cent. in railroad rates means an increase of practically 5 per cent. in net earnings, and the Government is under moral obligations to see that this money

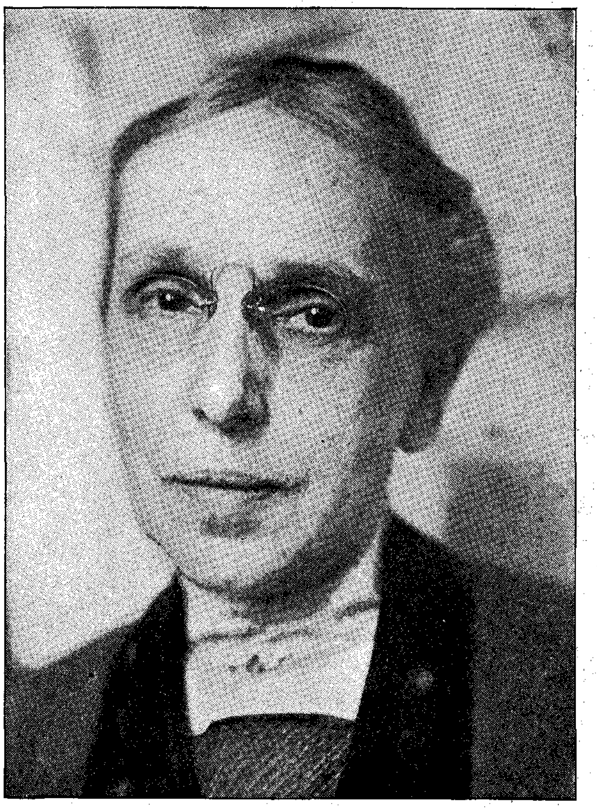
goes into the treasuries of the railroads, not into the maws of Wall Street loan sharks."

On the other hand, there are railroad heads and editors who look with little favor on Commissioner Prouty's proposition. President Bush, of the Missouri Pacific, calls it "silly," and former President Delano, of the Wabash, does not believe it would meet with the approval of the large railroad systems. In the Boston *Transcript's* opinion, Mr. Prouty's "lurid language" has "struck the country very unfavorably," while the New York *Herald* declares that "he lacks the ability to discriminate between a few badly conducted roads and many well-conducted roads." And the New York *Sun* sees an unjust discrimination when the roads are asked how they will spend their money:

> "When the railroad employees want to get their wages raised no such moral anxiety is felt. They can use the extra money for what purpose they please. But the railroads are under guardianship. It is assumed that they will spend nefariously anything that the guardian Government is willing to allow them. Viciousness is imputed to them just as righteousness is imputed to the employees.
>
> "As for the stockholders and bondholders, they are all 'rich,' especially if they own from one share to ten shares, and must participate in the wickedness and punishment."

MRS. YOUNG AND HER ENEMIES

THOSE WHO ACHIEVED Mrs. Ella Flagg Young's defeat for reelection as Superintendent of Schools in Chicago have the approval of their own consciences, presumably, but that is about the extent of the approbation discoverable, as there is a marked scarcity of kind words for them from the newspapers. The general verdict of the press is that professional politics was the chief cause of Mrs. Young's elimination from office, tho, of course, it is admitted that a multiplicity of educational ideas and personal antipathies figured in the incident. "She could not be 'used,'" says the Chicago *Journal*, one of the strongest upholders of Mrs. Young and her policies, "by the trust that levies its toll on learning, nor by the rat-hole politicians who fatten on the alms of the trust, and therefore she had to go." This appears to be an extreme view, however; practically all the other Chicago papers attribute Mrs. Young's defeat to professional politics, but the *Journal's* charge that a text-book monopoly was in league with her enemies is not generally corroborated by the local press. The New York *World* backs up the accusation, while the Washington *Times* goes only so far as to say that "Mrs. Young wanted the books she could do the most effective work with; her opponents on the School Board wanted books whose publishers had some mysterious sort of pull with Board members." "The practical ousting," declares the Chicago *Post*, "of the most efficient Superintendent the schools of the city have ever had, in the middle of the school year, without cause assigned or cause assignable—that will bear investigation—is an outrage to public decency and a grave wrong to the people." The first vote in the Board of Education on the election of a Superintendent which took place on December 10, stood: Mrs. Young, 10; John D. Shoop, 6; not voting, 4. Eleven votes were necessary to elect. When the result was announced, Mrs. Young said that the Superintendent needed the strength of all the members of the board, and formally withdrew her name. Another ballot resulted in the election of Mr. Shoop, who was first assistant to Mrs. Young. On hearing the news, Mayor Carter Harrison exprest his regret that Mrs. Young was not reelected, and when strong protests came to him from the newspapers and scores of influential individuals, he accepted the resignations of five members of the Board. These resignations, it seems, had been signed before the appointees were sworn in, which leads the Chicago *Tribune* to say that most of the trustees "were appointed for purely political reasons," and moves *The Journal* to ask Mayor Harrison why he "let this woman be thrown out of office by a petty conspiracy of his appointees." The Chicago *Record-Herald*, without minimizing the evils of professional politics in the school system, is sure that neither Mayor Harrison's "dulness nor his appointees' perfidy defeated Mrs. Young," but that she did it herself, as her hasty withdrawal made her election impossible.



STILL A POWER IN CHICAGO.

Mrs. Ella Flagg Young's retirement after her vigorous administration of Chicago's school system caused the involuntary resignation of her opponents in the School Board. Rumors that she may be persuaded to run for some other office, if she does not try to regain her former one, are especially interesting in view of the fact that women now vote in Illinois.

On the other hand, the St. Louis *Globe Democrat* thinks that "if there is to be constant friction in the schools under her management," Mrs. Young "shows wisdom in resigning." "The circumstance," adds the Missouri paper, "ought to arouse Chicago to the necessity of getting a School Board composed of representative citizens instead of mere jumping jacks." Placing most of the blame upon Mayor Harrison, the Chicago *News* explains:

> "Guerrilla warfare on Mrs. Ella Flagg Young by certain men in the Board of Education is no new thing. A woman of exceptional ability as an educator and with strength of character that enabled her to hold true to her ideals under trying conditions, she administered the affairs of Chicago's great public school system with marked success. But in so doing she was able to retain the faithful support of only those members of the Board who appreciated her devotion to principle and who approved her well-directed efforts for the upbuilding of the schools.
>
> "So a plot against her was laid in secret, was guarded assiduously from the public, and then was suddenly and secretly put into effect. Mrs. Young's reelection as Superintendent of Schools after four years of notable service was thus prevented."

It is remembered that Mrs. Young resigned last July because of friction with members of the Board, and changed her mind only when the opposition agreed to fall in line with her policies.

The moral of the lesson offered the people of Chicago by the "explosion" in the School Board, says the Chicago *Tribune*, is that "as long as appointments to this body are made in payment of political debts, as long as they are used to catch or hold votes, we shall have trouble in the Board and trouble in the schools." *The Tribune* goes on:

> "The management of the schools, therefore, is the highest of trusts, and the highest duty of the Mayor of this city is the selection of fit members of the School Board.
>
> "That body should be composed of the best type of our citizens, men and women.
>
> "It is largely made up of second- or third- or tenth-rate material, men who go on not because they know anything about education, not because they are able in business problems, but only because they have a 'pull.'
>
> "This is a peril and a reproach. If there is any evil which ought to bring the men and women of Chicago to the firing line, this is the evil."

Agreeing in the main with the *Tribune's* argument, *The Record Herald* insists that "the representative system is not possible without a popular vote," and if members of the Board are to be "ordered to do things in the name of the people, they should be elected by popular vote." Addressing the country in general, the Cleveland *Plain Dealer* says that every city in the land may draw a lesson from the Chicago incident. "Keep politics off the School Board and out of the schools," it says; "the touch is dangerous." A denial of the charge that Mayor Harrison knew of a plot to overthrow Mrs. Young is contained in a public speech by John J. Sonsteby, one of the men who voted with the opposition, in which he rebukes the Mayor for holding resignations over the heads of trustees from the day of their inauguration. Mr. Sonsteby says:

> "There have been some members of this Board who have been so grossly insulted by Mrs. Young that they would have voted against her a long time ago; but take it from me, it is no fun to wake up in the morning and find out that overnight you have resigned when you had no intention of doing so."

Mr. Sonsteby added that "fads have run riot, and she has made no move to stop them," and that "it even was necessary to pass in the open Board a resolution making the teaching of spelling in the public schools mandatory." Still another charge by Mr. Sonsteby is that there are 4,000 children attending half-day sessions and going to school in portable buildings, a condition which could have been eliminated if Mrs. Young had only sanctioned "a little redistricting." John C. Harding, one of the five whose advance resignations were "accepted" by Mayor Harrison, speaking on the same occasion as Mr. Sonsteby, had this to say in self-defense and in criticism of Mrs. Young:

> "Mrs. Young has played politics from start to finish on the Board of Education. This matter never would have come up had it not been for her overeagerness to play politics. Mrs. Young is a politician—a much better politician than educator. I have no intention, however, of detracting from the ability which Mrs. Young's friends say she has as an educator."

One of the most pointed criticisms of Mrs. Young comes from the Boston *Transcript*, which says in part:

> "Mrs. Young has been, in many ways, a great school administrator. She is an organizer of rather exceptional ability, and has given freely of her energy to the betterment of Chicago. But is she not just a bit too thin-skinned to grapple longer with the political problems that are bound to confront the head of the educational system of any large city? In these days no superintendent of any municipality can hope to have the undivided support of the board of education. The very best he can expect is a working majority, and in some cases he is fortunate to have even that."

The charge that Mrs. Young is a victim of a book trust is denied by W. E. Pulsifer, president of D. C. Heath & Company, in a letter to the New York *World*. Mr. Pulsifer names about twenty leading houses which he says are independent of each other. Among these concerns are the three or four large textbook companies which for several years have been accused of monopolizing the trade. No publishing house is named in the controversy over Mrs. Young. Mr. John C. Harding is quoted as saying that he tried to have union-made books introduced in the schools in preference to books favored by the Superintendent, but he did not say the union-made books were published by other than an independent firm.

TOPICS IN BRIEF

A PRUSSIAN woman has invented a gas bomb that will throw a man into a stupor for several hours; but it has nothing on the Christmas bill in that respect.—*Columbia State.*

SENATOR ROOT gets the Nobel peace prize for 1912. This is understood to be mainly in recognition of his success in preventing a premature Armageddon at Chicago last year.—*New York Evening Post.*

IT'S hard to blame the linotype which spoke of Huerta as "the veteran of many a hard-fought bottle."—*Columbia State.*

THE Albany *Journal* says: "Soon there will be left of the Progressive party only its bosses." Are there two?—*Columbia State.*

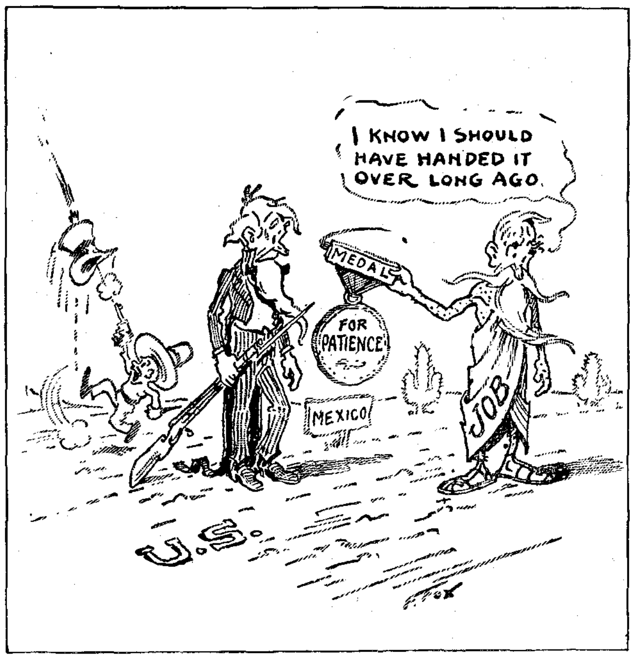
ATLANTIC CITY doubtless will accept it as a delicate compliment if her visitors wear striped bathing-suits next summer.—*Washington Post.*

WE trust those four Mexican deputies who voted against Huerta's policies will find their cells comfortable.—*Columbia State.*

AN expert dilates on the dangers in eating rare beefsteak and says nothing about the danger of bankruptcy.—*Louisville Times.*

AS in a previous instance, most of the interest in Colonel Roosevelt's present trip relates to what he proposes to do when he gets back.—*Washington Star.*

As we understand it, every Mexican rebel is endowed with certain inalienable rights, among them being life, liberty, and the pursuit of Huerta.—*Columbia State.*


I KNOW I SHOULD HAVE HANDED IT OVER LONG AGO.
MEDAL
FOR PATIENCE
MEXICO
JOB
U.S.
FOX

TURNING IT OVER TO UNCLE SAMUEL.

—Fox in the Chicago *Post.*

IT is perhaps more than a mere coincidence that the gentleman whom Huerta has dispatched to Japan with a view to arranging an alliance is named Nervo.—*Boston Transcript.*

MR. TAFT has just told his old Cincinnati friends why he became a professor of law. The rest of the country has been in on the secret for a little over a year.—*St. Louis Republic.*

A SCIENTIST predicts an interplanetary congress in the next few hundred years. Think of the mileage!—*Columbia State.*

THE new French nickel has a hole in the center. The hole represents Alsace-Lorraine, we suppose.—*Catholic Register* (*Toronto*).

THE average politician who announces that he hears the people calling him is usually a pretty good ventriloquist.—*Columbia State.*

GENERAL HUERTA, it is reported, will move the capital southward to Iguala, tho Patagonia would be much safer.—*Columbia State.*

NOW that Elihu Root has got the Nobel peace prize, it looks as if he really ought to accomplish something for the Republican party.—*Indianapolis News.*

NOW that the parcel-post weight limit has been increased to fifty pounds, it will be possible for our fishermen to ship home some of the large fish they tell about.—*Newark News.*

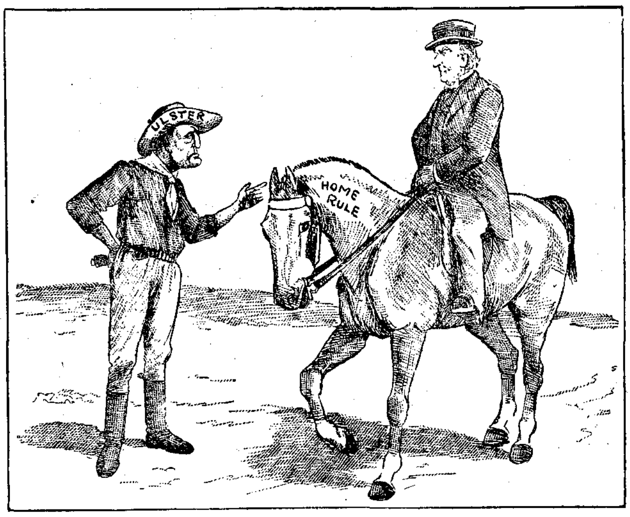
THE Corn Club boys are raising 100 bushels to the acre, but the old farmers feel that this is all wrong, as their grandfathers didn't do such things.—*Henderson* (*Ky.*) *Gleaner.*

FOREIGN COMMENT

ARMS BARRED FROM IRELAND

THE LACK of firearms has probably never prevented a ruction in Ireland—or anywhere else, for that matter—but the royal edict prohibiting the importation of arms and ammunition into the isle is at least a striking indication of the gravity of the situation in Ulster, where a force is being raised and drilled to resist Home Rule. "We are within measurable distance of civil war," said Mr. Austen Chamberlain in a speech a few days ago, and the British are confronted, he declared, "with one of the gravest crises that our country has ever seen." Mr. Bonar Law, the Unionist leader, reminded the Prime Minister in a public address of previous armed risings in Britain, and remarked pointedly:

"I ask Mr. Asquith to turn his mind to the history of the great Revolution. Then the country rose against a tyranny. It was the tyranny of a king. But other people besides kings can exercise tyranny, and other people besides kings can be treated in the same way."



A PRELIMINARY CONDITION.

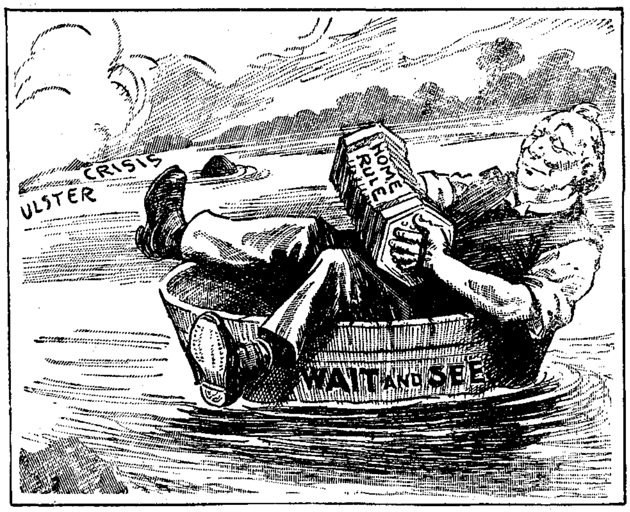
SIR E. CARSON—"Look here, Mr. Asquith, I want a little quiet talk with you."

MR. ASQUITH—"Take your hand away from your hip pocket and I'll listen to what you want to say."

—*Westminster Gazette* (London).

These are strong words, but no stronger than are heard in many speeches or are written in long editorial articles. Take, for example, the following passages from the Unionist London *Pall Mall Gazette:*

"Nothing is more dangerous than the conventional assumption that England is as far removed politically, as geographically, from the volcanic zone. Her history teaches many lessons to the contrary. Her future may teach more. . . . . . .



DRIFTING TO DISASTER.

—*Evening Standard* (London).

"Victory will not come without toil and resolution. It may not be attainable without the extraordinary measures required by *abnormal* crimes and abuses. But a country which shook off the despotism of a Charles I. and a James II. will not prove helpless against the dictatorship of Mr. Redmond. . . . . . .

"We want to win the fight for liberty peaceably if we can. But that will be impossible unless the usurpers are convinced that Unionism is ready to go much further. It is the supineness of communities in general that creates the opening for 'revolutionary committees' like that by which we are now governed. It is only by teaching them that loyalty has a sword as well as a voice that they may be made to count the cost of what they are doing. . . . . . .

"Ulster will not fight alone, and the Unionist party will not be her only ally. All that signifies honor, high-mindedness, and good faith in the spirit of Englishmen will be ranged on her side upon the day of combat."

The aristocratic London *Morning Post* is more guarded in its tone, but appears to be no less determined when it says:

"Every Unionist will hope that the struggle may be kept within the limits of constitutional resistance. But all are determined that if the emergency requires it they will not shrink from supporting any steps required to assist the Irish loyalists to preserve their rights and liberties. . . . A party which always regards the maintenance of internal order and stability as a vital national interest can not but feel grave misgivings over the development of any policy which threatens to end in civil strife. Its members are well aware that the Ulster movement may have very serious consequences both in Ireland and in this country. But desperate cases require desperate remedies, and Unionists believe that the crisis provoked by the fatal policy of the Government is of such a character that the people of Ulster are *justified in resorting to armed force* in defense of their rights, and also that those in England who hold their cause to be just must be prepared to support them to the utmost extremity."

In another issue it tells the Orangemen how to get around the ban on importing arms, and gives a hint that is of course just as applicable to the south of Ireland as to the north:

"And there is another point. Belfast is a resourceful city with a highly trained and equipped industrial population. It is certainly not beyond the resources of the Belfast engineers to make small arms and ammunition. Why, even Kimberley during the siege was able to build an excellent big gun, and if Kimberley with its limited resources could forge a big gun, Belfast could surely make a stand of rifles, or for that matter a battery of field-artillery. Indeed, this proclamation may have the effect of protection. Our free-trade Government may be unwittingly creating an arms industry in Belfast equal to that of Birmingham. We suggest to the Government that the effect of this proclamation will be to give a monopoly to any enterprising manufacturer who starts a small-arms industry in Ireland. Perhaps, indeed, this attempt by the Government to stop the passage of arms to Ireland may have the unhappy effect of precipitating the trouble it is sought to avert."

But if the Unionists are using strong words, they are met by equally direct language from the Liberals. Their most eloquent foe, Mr. Lloyd-George, is now busy elucidating his Land Bill that aims to aid the tenants in city and country, but he paused in the midst of a speech on this subject to say to those who are threatening a rebellion in Ulster:

"For those who are sincerely anxious to 'seek peace and to ensue it' in Ulster or anywhere else we extend the right hand of good will and fellowship.

"For those who are simply using Ulster's legitimate fears to fight their own selfish battles at home in this country, I have to say that if fighting begins, I will guarantee to them it will not be all on one side.

"Mr. Bonar Law talked very glibly about revolution. If revolution begins on their initiation, Ulster is not the only question that will be settled.

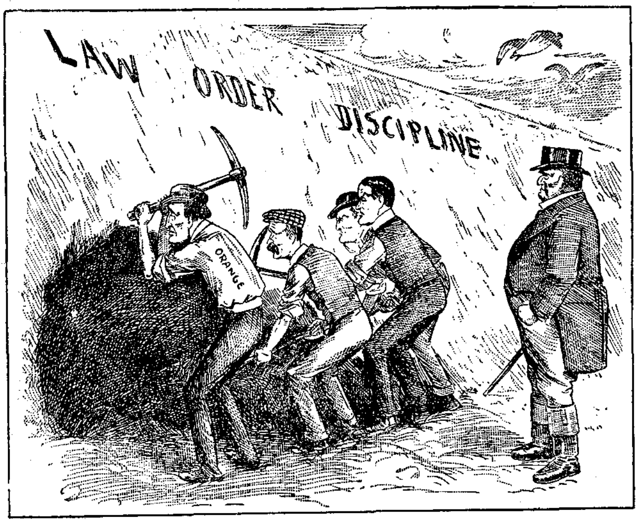
"He gave two or three examples of revolution; he forgot one. He forgot how in the French Revolution the French aristocracy exploited religious bigotry and narrowness in order to prevent democratic progress in France.

"He also forgets how all that ended for French aristocracy, their lands, their possessions, their privileges, and their powers."

Mr. H. W. Massingham, in the London *Daily News*, lays a heavy responsibility on the Ulster leaders. He writes:

"I do not share the respect which some express for the organizers and abetters of rebellion in Ulster. I think it an evil and a flagitious act in these times when the balance of social order is not too firmly established, and when we are clearly approaching the end of a form of 'social compact' with which the growing intelligence of the manual workers finds grave reason to be dissatisfied, to incite men whose grievances are contingent and imagined rather then concrete and actual, to take up arms to redress them. I know all about the abstract right of rebellion. But in this tolerant age, with all parties really keen to do 'the fair thing' by Ulster, it is monstrous to drive simple, ignorant people, as they have been driven, into this mood of uncalculating fear and fury. And it is simply suicidal for Toryism, the creed of authority. Nor do I accept the plea that Sir Edward Carson has not provoked rebellion, but is trying to regulate it. It is at once false and cowardly.

"Every art of invective and suggestion has been used to stir the always susceptible passions of Protestant Ulster. Doubtless Sir Edward will not be shot when the shooting begins. But on his head innocent blood will lie, and on men who, like Lord Lansdowne, have hinted sedition to British officers."



A DANGEROUS GAME.

JOHN BULL—"That's a dangerous game, gentlemen! If you break through that bank you'll let in a much bigger flood than you are bargaining for!"

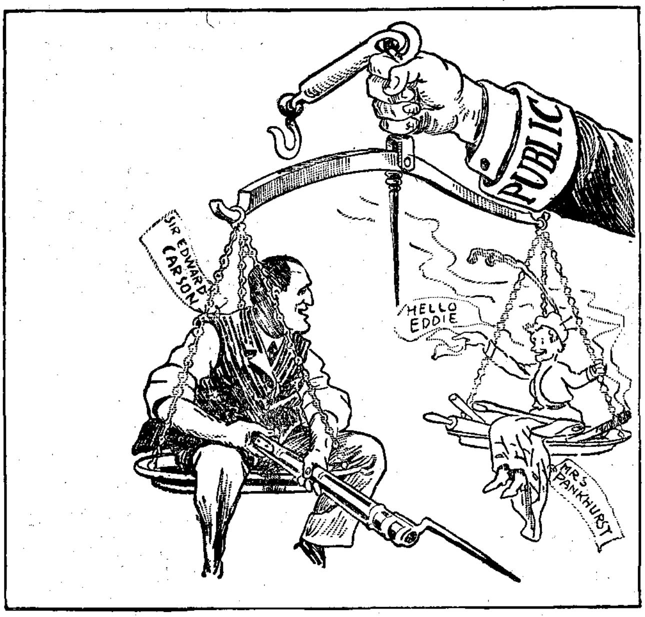
—*Westminster Gazette* (London).

The ban on the importation of arms is considered "a very welcome sign" by the London *Daily Chronicle* "that the Government means business." And it hopes this step "will be followed by prompt action against any army officers who hereafter use rebellious language or threaten rebellious acts."

EMIGRATION INJURING RUSSIA

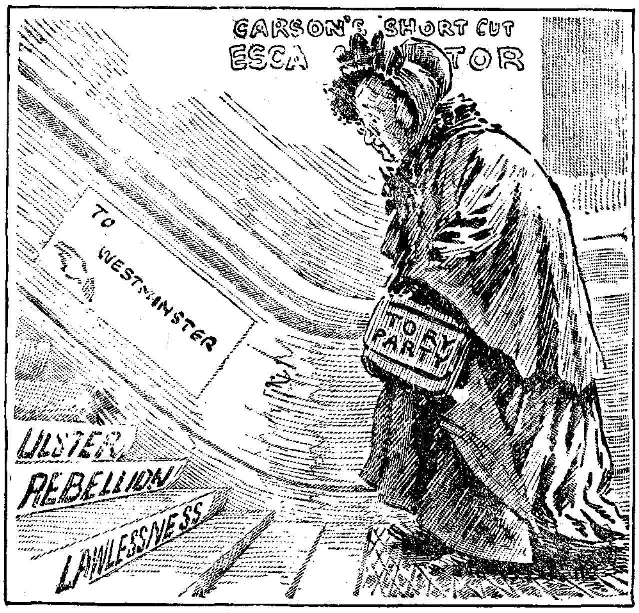
A NEW ELEMENT is being added to the population of North and South America by the yearly influx of about half a million Russians. This is a new movement, say the Russian press. Not long ago no such thing as emigration was admitted as at all existing. The great masses of Russian subjects who were deserting their mother country for the more hospitable shores of the United States, Canada, and other places were for the most part Jews, Poles, and Finns, and the Government was glad to rid itself of elements which it has always considered hostile to the interests of Russia. But within the last decade, according to Mr. M. Menshikov, of the *Novoye Vremya* (St. Petersburg), not only Jews and other so-called "undesirables," but peasants from Saratov, Volhynia, Minsk, and many other provinces, German colonists from the Volga region, Lithuanians, have been leaving their homes in ever-growing numbers, and crossing the ocean in quest of better conditions. "In some places the peasant emigration exceeds the Jewish," remarks Mr. Menshikov. Speaking of the effect emigration is having upon the country, he says:

"Yearly, a quarter of a million of Russian subjects set out for the United States of America, and probably as many go to the Argentine, Brazil, and Canada, which countries are calling for



A BALANCE IN MILITANCY.

—*Leader* (Regina, Saskatchewan).



THE DILEMMA.

"If I step on that I'll break my neck; and if I stop here I shan't get home at all."

—*Daily News* (London).

SIX OF ONE AND HALF A DOZEN OF THE OTHER.

workmen from all over the world and are luring them away from their neighbors by various baits. The influx of Russian laborers to the Hawaiian Islands is so great that it causes popular dissatisfaction there. . . . . . .

"It has been often pointed out in the press that the consequences of the increasing emigration have already made themselves felt in the Western provinces, where there are almost no hands for agricultural work on the landholders' estates. The scarcity of labor is keenly felt also in the coal region. If such a state continues, the lack of labor power will lead to this: a half-million of Russian workmen will cultivate the lands of Prussian Agrarians and Dutch farmers; another half-million of Russian workmen will cultivate the farms of the United States and Canada; still another half-million of Russian workmen will cultivate the fields and gardens of Brazil, the Argentine, the Hawaiian Islands, and Australia. But the lands of the Russian nobility and those belonging to the peasants will be neglected and partly remain uncultivated. If the daily wage rises to 4 rubles ($2), as Canada offers, then, of course, Russian agriculture will not be able to pay it. Such prices can be paid only by highly organized . . . industry, with large capital, with agricultural machinery, elevators, railroads, steamships, great commercial agencies—under particularly favorable conditions of climate and soil. If our agricultural industry, which is yet in an incipient stage, is to be deprived of cheap labor, then Russia will become a waste. In contrast to some industrial countries of Western Europe, . . . the main instrument of labor and means of existence in Russia is the soil. The lack of enough farm-hands has always been the cause of our backwardness. The rapid decrease of labor power must ruinously affect the growth of the national wealth."

Measures to stop this depletion of farm-labor are in contemplation, and Mr. Menshikov says of them:

"It must not be forgotten for one moment that in Russia there are not enough working people, that in this respect she almost ranks with such countries as Australia and Canada. We must not let the flower of the working population go, but must hold it back, of course, by all permissible means. I don't at all deny the necessity of a law regulating our emigration. Such a law is needed, and it ought openly to encourage the emigration of some alien races; but as regards the pure Russian population, the law of the land must not aid its decrease and cultural exhaustion. . . . . . .

"If the new generations of workmen have no room in our vast, not overpopulated regions, it only proves our ancient and dangerous ill—the unorganized state of our national industry. Our indolent bureaucracy, as well as our cowardly capital, can not regulate and employ our public energy as effectively as the Federal governments across the ocean and the more courageous and clever capital can do. Because of inability to live here, it becomes necessary for millions of Russian people, to the utter disgrace of Russia, to adapt themselves to strange, even republican, forms of government, even to new civilizations across the ocean, in order to secure a livelihood. In the second thousand years of our history we do not have to invite the Varangians, but, forsaking the 'great and abundant' land, to emigrate in large masses to all kinds of Varangians and serve them in the capacity of even common laborers."—*Translation made for* THE LITERARY DIGEST.

MR. ROOSEVELT IN SOUTH AMERICA

THE IDEAS of Colonel Roosevelt on democracy, as expounded to his audiences in South America, are said by the press of that region to have made a deep impression. As one editor naively remarks, "We seem to be listening to one who is a candidate for the highest office of the great Republic." The press of the southern continent appear gratified and a bit surprized to find that the Colonel is no idealist, no dreamer of impractical dreams, but a man who holds and puts into practise the plainest and most solid theories founded on fact. While the men of Argentina have had opportunities of listening to the statisticians and philosophers of Europe, specialists in their own departments, they think, we read, that perhaps a man like the ex-President of the United States propounds doctrines of political wisdom more suited to their needs. To quote the words of the *Prensa* (Buenos Aires):

TWO EX-PRESIDENTS.

Colonel Roosevelt and ex-President Julio Roca of the Argentine Republic. The photographer makes the almost incredible assertion that this picture was taken at a horse-race on Sunday, November 9.

"On the whole, the ex-President of the United States raised high expectations when he announced that he was going to deliver an exposition of his own ideas on the theme of democracy. This expectation was perhaps due to the lofty rank of the orator and his leading place among contemporary statesmen, but their anticipations were fully satisfied by the impression produced on those who attended his first address and the thousands of people not present who read the lecture in the daily newspapers after it had been translated into Spanish."

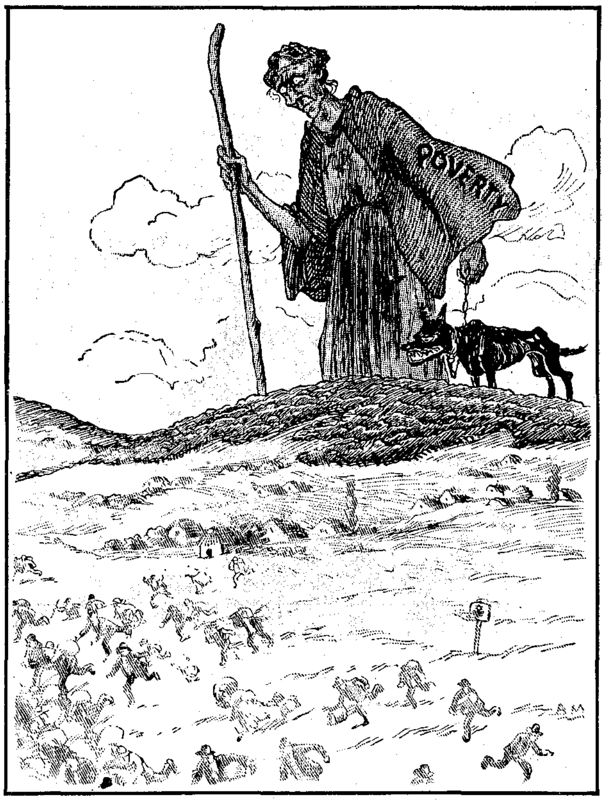
The *Prensa* seems to be convinced by the Colonel's picture of our democracy that the United States has a great offensive and defensive strength through its central government and the perfect subordination of individuals and of individual States to that government. The Civil War is cited as being fought not for one or two States, but for the whole country, to weld it into a unit. To quote the words of this leading Spanish paper of the South:

"Our illustrious guest, a conspicuous exponent and type of democracy universal and contemporaneous, a man equally learned in his subject with the most illustrious professors of it, spoke with the intonation and with the seriousness and with the certainty of a master-mind and a ruler. We seem to be listening to one who is a candidate for the highest office of the great Republic, communicating to his people his theories and his purposes in government, or as the leader of a great political party, who is recommending his program and his ideals to the acceptance of his fellow citizens, or lastly, as a President speaking to the national assembly. It would be difficult to discover an apostle of democracy more sincerely attached to that system of government. Roosevelt discarded all affected phraseology and with a virile style went directly to his idea. This produced an immense effect on the minds of his hearers. Here we saw a civic superiority and a mental superiority which subdued and enthralled, without giving offense to the peculiarities and individualities of his hearers who came prepared to listen to him. And it was thus that in the midst of a burst of spontaneous applause Roosevelt introduced a rapid and unexpected parenthesis to this exposition of his doctrine of democracy, saying with energy and justifiable pride, 'What I say I also practise.'"

The writer goes on to speak with praise of the particular form of government which obtains in this country, saying that the *United States should be a model that the South-Americans* ought to follow.

POVERTY IN SPAIN

THE SAD CONDITION of Spain, especially in what were once its most fertile regions, such as Andalusia and the parts about Madrid and Cordova, presents features of poverty and misery unparalleled in any other part of Europe. So writes Mr. Albert Dauzat in the *Revue* (Paris), who proceeds to point out the causes of this general beggary and destitution among the peasantry. He says that the revolutions through which Spain passed in the nineteenth century were without result, and particularly have the disturbances in Barcelona proved ineffective in bringing about the creation of a democracy or the improvement of the financial conditions among the lower orders. He describes the aspect of Spain to the traveler in the following vivid words:



THE REAL CAUSE OF EMIGRATION.

—*Wahre Jacob* (Stuttgart).

"Nothing strikes the observer upon visiting Spain so strongly as the prevailing poverty. This is an aspect of Spanish life much more impressive than the local color and all the charms with which romanticism has enwrapt our neighbors' country.

"When one comes to Spain from France, from England, from Germany, from Belgium, or from northern Italy, the contrast is absolutely shocking. Even in southern Italy poverty has something cheerful, something careless, about it, and seems to participate in the glow of the sunlight and the external objects of nature. The *bambino* who stretches out his hand to you is impish, ready to smile and to pirouette, and the Neapolitan is too much like *Punchinello* to take his impecuniosity seriously and not to make it a subject of pleasantry. But the Spanish poor are all sad, from the child to the old man, and even their bearing makes their distress more poignant. It seems as if the landscape harmonized with the spectacle of man, and this impression is a just one; for the desolate and stony plateaus of Castile, the plains of Andalusia, which have been allowed to return to a state of nature, were once covered with woods and richly cultivated. Pauperism has ruined the land."

The same depressing aspect is presented by the population of Madrid. He says that in traveling by train he views through the car-window Castilian villages that are lamentable in their poverty; the peasantry are men and women as thin as so many Don Quixotes, emaciated by hunger, with hard, bony faces plowed with premature furrows. Here is his picture of things in the south:

"In the south the indigence is more frightful or more apparent, perhaps, but also more real. For if the land is more fertile, the social organization is more defective, and we must also take into account the character of the people, less tenacious, more indolent, and, above all, more liable to discouragement. An English writer, Mr. Malhall, has told us that there is no situation among the peoples of the world comparable to that of the Andalusian peasant. According to the official statistics, the daily wage of the agricultural laborer is a peseta and a quarter to a peseta and a half [24 to 30 cents].

"Last year the little town of Vera, near Almeria, begged of the Spanish press to open a public subscription for the inhabitants in that region."

Such poverty encourages emigration. You see in Andalusia, he says, entire villages emptied at one stroke, for the inhabitants, driven away by poverty, start, with their priest as leader, for South America. He gives this description of the Spanish beggar:

"Begging, one of the plagues of Spain, is a natural and direct result of pauperism. The indigence of the people, with few exceptions, is a brutal fact which excuses if it does not justify completely the abundance of these *mendijos*. It is well to add that this beggary does not prevail in the country alone, where general poverty is the rule and where the priest has to suffer as much as his parishioners; it is seen also in the cities, where more easy circumstances may be found, and especially at those points visited by the foreigner who is supposed to be loaded with bank-notes and small change."

What are the causes of this poverty in Spain? The writer lays it to the bad system of government. In former times the Spanish mines in South America, which belong to the State, cost more and more to exploit, and this raised to an abnormal height the prices both of labor and of the necessaries of life, and ruined the industry and the commerce of the country. The consequence is that national labor and agriculture were stricken to the death when these foreign mines were exhausted. Moreover, the detestable fiscal system of the Government, which imposes the heaviest taxes on the petty proprietor, hinders the cultivation of the soil. As uncultivated lands do not pay any taxes, most of the great proprietors leave extensive tracts of arable land uncultivated, thus depriving the country of farms and meadows which might support a numerous population. Spain, however, this writer tells us, is waking up, and the present Government have listened to the cry of the people. The reforms to be carried out he thus outlines:

"In order to heal the wound of pauperism, labor must be organized in Spain and the régime of property improved by the gradual elimination of agricultural feudalism and by dividing up the land among the people.

"Spain must cultivate a country population and recover her sterilized soil by vast works of irrigation and reforestation in a methodical manner. But at this point financial difficulties are encountered. The intractable opposition of the great proprietors is another obstacle in the way, and we may well understand a Government hesitating to undertake a task so considerable and so difficult. The maintenance of the Liberals in power for so many years has really put back the solution of the agrarian question. The elections of the last year seemed to show that while the discontented spirits are less numerous, the poverty is less severe. The ministry of Mr. Canalejas raised the hopes of the people to a considerable degree. We pray these hopes may not be disappointed, for the Republicans and Socialists would not fail to take advantage of a popular revolutionary agitation at a time when Spain is becoming more and more stript of her troops by the maintenance of so many effectives in Morocco."—*Translation made for* THE LITERARY DIGEST.

SCIENCE AND INVENTION

C. Q. D. FOR THE RAILROAD

THE EXPRESS-TRAIN was cut off by its very speed from all outside communication until a few days or weeks ago. Surrounded by telegraph-wires, and itself a symbol of communication, it has been *incomunicado.* It could be halted by flag or block-signal, but no one could send it a warning message and it could flash no C. Q. D. in time of distress. Even the ship at sea was better off in this respect. Yet wireless equipment for trains, as a successful experiment, antedates the days of Marconi. Most of us have forgotten that the earliest adventures in wireless used, not electric waves, but electromagnetic induction. This is effective only for short distances, and, in the case of a train, required a wire running the whole length of the line. The device, tho successful in a trial, has not been practically used. But the Marconi system may easily be adapted to railway service, as is shown by a recent test on the Lackawanna Railroad. Says *The Scientific American* (New York, December 6):

"In the ordinary wireless-telegraph system messages are sent and received between stations equipped with antennæ, or 'aerials,' supported on high towers. The Lackawanna Railroad has stations of this kind at Scranton, Pa., and Binghamton, N. Y., with a working radius of about 300 miles. But, of course, it is out of the question to place any structure such as an ordinary aerial on a railroad-train which has to pass through tunnels and under bridges, and a prominent feature of these tests is the use of a highly special aerial for the train installation. Some very recent experiments, notably those conducted on November 21 and 23, have demonstrated that wireless communication can be maintained to and from a train equipped with a very low aerial, viz., a quadrangle of wire supported at a height of only eighteen inches above the roof of the car. The distance between Scranton and Binghamton is about 65 miles, and in the experiments just made it was found possible to maintain communication from a train running at 55 miles per hour, part of the time direct from the train to the fixt station away from which the train was speeding; and when the train had proceeded to a point too far away for its short aerial to force signals through to this first station direct, the signals were delivered to the station by being picked up at the second station and relayed back. At no time during the tests was the train out of communication with both stations in this way.

"The arrangement used consists of four quadrangular aerials mounted on the roofs of four adjoining cars of the train, and only 18 inches above same, as stated. Each quadrangle is connected to its neighbors on the other cars by a special attaching plug. The wireless operator's station is installed in a booth in the third car of the group, so as to bring the lead from his apparatus to the forefold aerial at a point at the middle of same. The regular Marconi system is employed, except that the power is furnished by a special motor-generator set driven from the regular train-lighting dynamo, and the ground-connection is made to the rails by a wire to one of the car-trucks. The aerial is of heavy copper wire, and is insulated for the high-sending voltage (between 8,000 and 9,000 volts) by large porcelain insulators mounted on iron posts at the corners of the car.

"The special usefulness of the system was indicated the other day when the conductor of the train was taken ill while his train was running at high speed, west-bound. The next station at which a relief conductor could be obtained was Scranton, thirty miles away. Ordinarily a delay would have been unavoidable—either a stop in order to send a telegram by wire asking for a relief conductor or a wait at Scranton after arrival at that point. But, thanks to the wireless-telegraph equipment, there was no need to take either of these measures. Instead, the conductor notified the wireless operator on the train, and the latter sent a message direct to Scranton, with the result that a relief conductor was on hand to take charge when the train pulled in. In the same way an extra car, needed to provide accommodations for an unusual crowd of passengers, was ordered to be in readiness to be coupled on at Scranton, thus eliminating the delay that would ordinarily have been experienced in getting the car up from the yard.

THE WIRELESS ON THE LIMITED.

To call for help, receive orders, or send a common commercial message.

"Apart from this emergency value, however, a demonstration that the wireless telegraph can be depended upon for unfailing communication between running trains and fixt stations and between the trains themselves may mean a revolution in the operation of trains comparable to that which followed the introduction of the ordinary wire telegraph for this purpose. When railroads can install reliably tuned equipment whereby dispatchers and train-conductors are able to keep in direct touch regardless of stops, it becomes possible to save no inconsiderable amount of time in routine train-operation—possibly equivalent in some instances to the time saved by regradings, cut-offs, and other improvements on the right of way that require such large appropriation of capital."

Other advantages of the new system are thus explained in a New York *Times* interview by Mr. L. B. Foley, the Lackawanna's Superintendent of Telegraph:

"Signals can be set by wireless as easily and as surely as they are now set by electricity conducted in wires. We have a selective device by which an operator can set a signal at any point if he has occasion to flag a train.

"This means that if any mistakes are made in the orders issued to engineers and conductors at stations or in the case of any emergency in which a train must be stopt to avert an accident, the station-operator can signal the train as certainly as if he had direct wire communication with some one on board.

"Another valuable use to which the wireless-controlled signals can be put is the handling of freight-trains on long runs. At present a through freight must make many stops between its starting-point and destination, so that orders and instructions concerning right of way can be delivered to the conductors, but these frequent stops are a source of expense and delay which will be abolished by the wireless telegraph.

"Keeping freight-trains in motion for long distances without stops will result in great economy of operation. Railroad-operating officials know how expensive it is to start and stop heavy freight-trains, the additional cost of fuel with the attendant pulling out of drawheads and the wear and tear of equipment being no inconsiderable items in themselves. With direct communication with a train and the ability to set and release signals by wireless, dispatchers can keep in touch with conductors and make the stops needless. The wireless permits the dispatcher to board every train and deliver his instructions as surely as if he handed them to the conductor in a sealed envelop.

THE OPERATOR ON THE TRAIN.

"That the wireless service for ordinary operating purposes is no longer an experiment is proved by the fact that the Lackawanna has already depended upon it when wire communication was cut off. Recently, when a severe sleet-storm put all telephone- and telegraph-lines out of commission in the Mountain Division of the Lackawanna Railroad, all train orders were handled by wireless between Scranton and Binghamton, where the railroad's two fixt stations are. The signals were strong and distinct, and the messages were received and sent by the operators without difficulty. The wireless was the only means of communication between Scranton and Binghamton for two hours, during which fifty-four orders were transmitted."

As soon as all trains are equipped with the wireless the total loss of communication between trains and stations will be a thing of the past, Mr. Foley believes. Such disasters as the Dayton flood and San Francisco earthquake will no longer cause communication between storm-centers and the outside world to be cut off. Messages can be flashed from fixt stations or stalled trains to the nearest station outside the trouble zone. Also derailed or wrecked trains can notify stations of accidents the moment they occur. Commercial telegrams have already been sent from the Lackawanna Limited, and a set of regular toll rates is now being prepared by the railroad and telegraph companies. Moreover:

"The service can be put into operation without increasing the train crews. Regular trainmen can easily learn the telegraph alphabet or telegraph-operators on trains can perform the duties of trainmen. Later, it may be found necessary and profitable to place a telegraph-operator on limited trains running long distances without stopping to handle commercial telegrams for the public. Telegraph offices on trains in the future may be of as much value to the public as branch offices in hotels and other places where people congregate in large numbers.

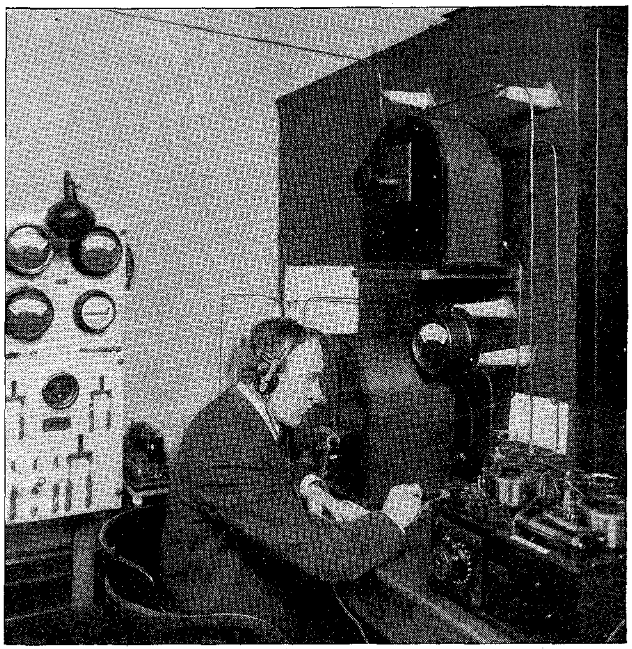
"Railroads can now go ahead and install the service without any fear of failure. There are many fields for the wireless telegraph in railroad operation, in routine business, and emergencies when lives and property can be saved by its use."

ELECTROLYSIS AS A CURE FOR LEAD-POISONING

IT IS A POOR RULE, we often hear, that won't work both ways. If an electric current may be made to deposit metal in a place where it is wanted, why not use its powers of transportation to remove metal from a region where it is not wanted? By electrolytic action we spread silver in a thin layer over articles that we desire to plate with that metal. By the same power we now remove lead from the tissues of human beings, and thereby save them from suffering and death caused by lead-poisoning. The new method of treatment, which is due to an English physician, is thus described in an editorial entitled "Electricity and Industrial Diseases," printed in *The Electrical Review and Western Electrician* (Chicago, December 13). Says the editorial writer:

"One excellent result of the conservation propaganda so prominent in this country of recent years is the attention which has been called to the problem of caring for health; in other words, the conservation of human beings. Too little attention has been given in the past to conserving of health and the combating of disease; especially those diseases which are fostered or caused by certain industrial occupations. The great toll in human lives which has been exacted in the handling of poisonous materials such as phosphorus, lead, and arsenic, is unwarranted. We already have national legislation to meet this problem in the match industry, and legislation is being sought in many of our States to lessen the hazards of disease in other industries.

"Lead-poisoning is one of the ailments which has frequently been contracted in factories where this metal is handled, altho it is claimed that under proper precautions the contraction of the disease can be prevented by such workers. Nevertheless, it is a fact that this disease has not been stamped out, and it is interesting to note the announcement in England of an electrical method of treating the disease. In a lecture before the Royal Institute of Public Health, Sir Thomas Oliver described the application of an electrolytic bath in the treatment of lead-poisoning. Experiments have been performed not only upon animals but upon a workman who had contracted this disease while cleaning flues in a lead-smelter. The subject was made the electrode in a bath through which current was passed, with the result that lead was transmitted to the electrolyte and the blue line along the gums of the subject, which is a well-known symptom of this disease, disappeared. The general health of the patient was also much improved.



THE OPERATOR IN THE STATION.

"While it is probably too early to determine whether a complete cure can be effected by this method, it will be a welcome message to sufferers from this trouble to know that it can even be alleviated. If the method should prove capable of effecting a definite cure it would prove a great benefaction to mankind."

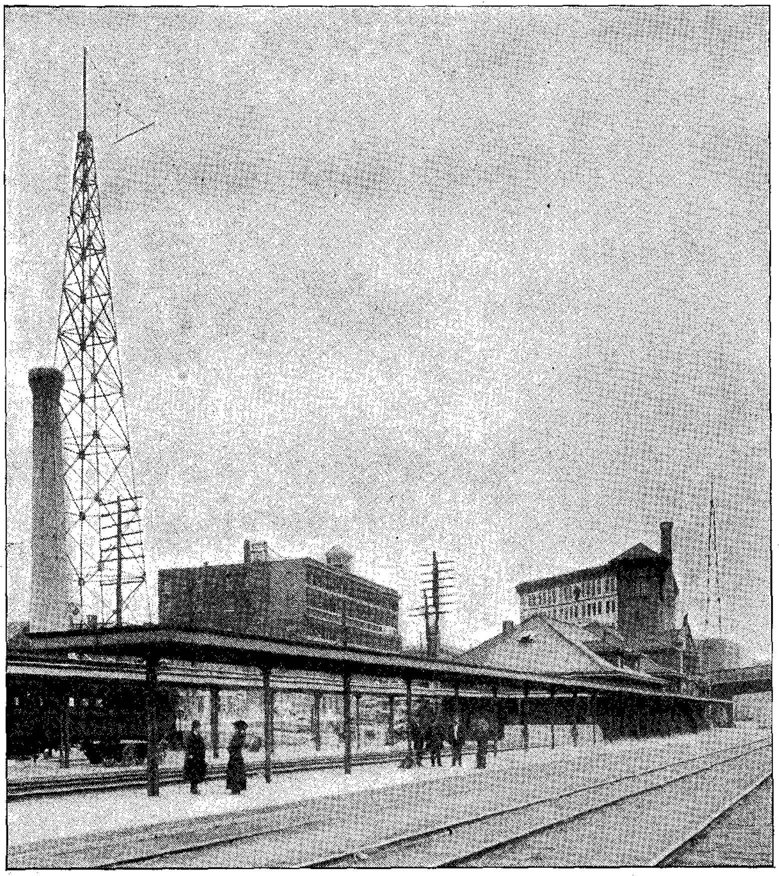
MAKING FIRE-DAMP TOOT A WARNING

When fire-damp can be made to sound its own warning to the miner by tooting a whistle, we have come pretty near the climax in safety devices. That is the latest word from Germany. It is based on the simple fact that the note given by any type of wind-instrument depends not only on the instrument itself, but on the kind of gas in which it is blown. If a musician could live in hydrogen, and if that gas could suddenly be substituted for air in the hall where a brass band is playing, the key in which the tune was set would suddenly be raised or lowered, depending on the density of the substituted gas. This fact has been ingeniously utilized in a German invention for detecting explosive gases—the so-called "fire-damp" in coal-mines. From a descriptive article in *Continental Correspondence* (Berlin, October 29) we learn that this device had its impulse in one of the recent colliery disasters in the Rhenish-Westphalian coal district, after which Emperor William set German scientists and engineers to work to try to discover some means by which timely warning may be obtained of the presence of fire-damp in a mine, and corresponding measures of safety taken. The writer goes on:

> "It is extremely gratifying to be able to announce that the efforts made in this direction have at length been crowned with a positive result. The new invention, concerning which Prof. Fritz Harber, of the Kaiser Wilhelm Institute for Chemistry, reported in person to the Emperor yesterday, seems successfully to have accomplished the task of giving a reliable and timely warning of the presence of dangerous gases in mines, and this in a far more exact and accurate manner than any other previously attempted invention of this nature. For the well-known miner's lamp, which indicates the presence of the dangerous marsh-gas, unfortunately does not always act in a reliable way. But Professor Harber and Dr. Leiser, of the same Institute, have based their endeavors not on the chemical, but on the physical qualities of fire-damp. It is a well-known physical fact that if two brass instruments are tuned to the same key and one of them is blown with air and the other with a foreign gas, they give out quite different tones. Whereas, hitherto, no one has succeeded in utilizing this peculiarity as a means of providing a warning of the presence of fire-damp, Professor Harber and Dr. Leiser have succeeded, after a number of experiments, in constructing a new kind of whistle, which is to bear the name of the 'Fire-damp Whistle,' and which will form an acoustic indicator convenient in form and easy to handle. We do not propose giving a description of the instrument here, as Professor Harber intends shortly supplying the scientific world with all necessary details. But everybody will be interested in learning the actual results achieved. Directly the apparatus is set in motion—and this is effected in a very simple manner by the jacket, which is constructed in the form of a pump, being drawn downward—the tones it produces show clearly the amount of choke-damp contained in the gas. For instance, should 1 per cent. of choke-damp be present, roughly speaking two vibrations are heard per second. As the percentage of choke-damp increases, so do the vibrations, and as soon as the explosion limit (5 per cent.) is approached, the tone assumes a characteristic trill. The ear easily distinguishes these differences, which can be distinctly heard for more than 360 feet. This new invention has been tested by mining-experts, and they are all of the opinion that it is likely to prove extremely practical."

HOW OLD IS THE EARTH?

No one who has attempted to estimate the age of the earth by scientific methods has arrived at a result smaller than 50 million years. Above this the figures run up to over 1,000 millions, so every one is free to take his choice, for when Mother Earth has once owned up to 50 millions she can scarcely object to being credited with a few hundred millions more. A contributor to *Scientia*, Mr. Rudzki, has summed up no less than five of the methods by which scientific men have recently endeavored to estimate the earth's age.



RAILWAY WIRELESS AERIALS AT BINGHAMTON.

The first, and earliest, depends on measuring the length of geologic epochs by comparing the thickness of the corresponding strata with that of modern layers in alluvial valleys, deltas, etc., whose time of formation is known. Says Mr. Rudzki:

> "This assumes that the rapidity of denudation and accumulation has not changed throughout the geologic epochs—a hypothesis for or against which we have no direct proof; it is possible that the sun's radiation was once more intense, the winds stronger, the rains more abundant, the rivers and currents swifter, the shock of the waves more powerful; but it is equally possible that the average intensity of all these agencies has not varied. . . . According to Sir A. Geikie the elapsed time since the beginning of the Paleozoic era is at least 100 millions of years.
>
> "By a strange coincidence this number is identical with that obtained by Lord Kelvin by reasoning of quite a different kind. . . . Kelvin supposed that at the moment when the earth was solidified the temperature was uniform from center to surface. . . . Decreasing at first rapidly, and afterward more slowly, the temperature gradient in the crust finally reached its present value. Now the formulas of the mechanical theory of heat enable us to calculate this time, which Kelvin found to be 100 million years."

The discoveries of radioactivity, the author goes on to say, have cut away the basis of this method. We can not argue from the cooling of the earth without taking into account the heat given out by the decomposition of radioactive substances in the crust. He passes to the third method, that of Professor Joly, who utilizes the saltness of the sea in making his estimate. We read:

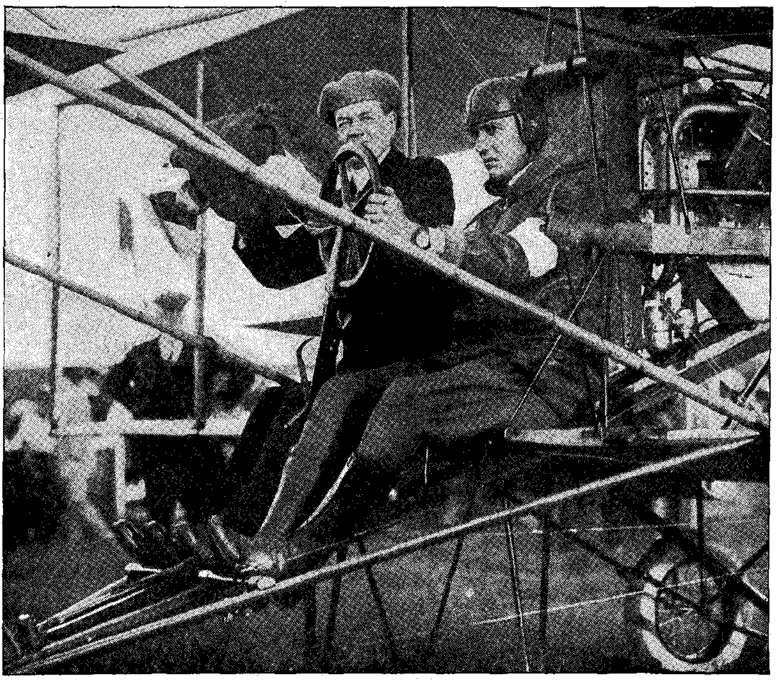
> "It is assumed that all the sodium chlorid in the sea has been taken by the rains from the land. It is known how much the sea contains and how much the rivers add to it annually. Supposing that the sea-water was originally fresh, it is easy to calculate when the salting began. . . . . . .
>
> "By this method, Joly found 95 millions of years; E. von Romer, 160 millions. The difference should not astonish us. Of the two fundamental data of the calculation, one, the total quantity of salt in the ocean, may be determined with sufficient exactitude. . . . But the other fundamental quantity—the quantity of salt washed down by the rivers, can not be so closely estimated. There are few rivers whose average flow and average salinity are well known. . . . .
>
> "Let us pass on to the method founded on the disintegration of radioactive material. Helium has been discovered in mineral waters and in rocks. Soon after this discovery it was noted that the ratio between the quantity of helium and that of radioactive matter (the 'coefficient of helium') increases with the geologic age of the rock. Unfortunately, the limestones, which from their richness in fossils would seem a proper basis for a chronology, present such considerable departures from this rule that they can not be so used. . . . Some rare minerals, zircon in particular, give concordant results. . . . Supposing that zircon retains all the helium produced by the decomposition of its radioactive constituents, and that the quantity of helium produced annually is constant, the 'coefficient of helium' evidently gives the mineral's age."

It is an interesting fact that the number of years given by this method increases with the geological age of the specimen used. One from the end of the Tertiary gives eight millions of years; one from the Eocene, at the end of the Tertiary, 31 millions; one from the Caboniferous, 150 millions, and one of primitive igneous rock, 710 millions. Other measurements run up as high as 1,025 millions of years for primitive strata.

> "Finally, we should mention the determination of the earth's age made by G. H. Darwin in connection with his investigations on the evolution of the moon. To tell the truth, this is the only determination that deserves the name, since the moment of the catastrophe that severed the once single body into two distinct parts, earth and moon, must be considered as the real birth-date of both.
>
> "For this calculation, of which it is impossible to give details here, Darwin was obliged to make several arbitrary hypotheses, so chosen that the number of years sought should be as small as possible. The figure that he obtained was 53 millions of years.
>
> "As may be seen, all these methods, different as they are, produce results of the same order of magnitude. They all reach the conclusion that the phases of the earth's history embrace tens and hundreds of millions of years."—*Translation made for* THE LITERARY DIGEST.

FOR AN AEROPLANE POST

THE INSTALLATION of a regular aeroplane mail in France, with a view to testing it in colonies where railroads are few and deserts are many, has given new impulse to the movement for something of this kind in our own country. Already we have had many short demonstrations of the value of the aeroplane for this purpose, but there are sections of the United States and its Territories where mail service by aeroplane, over level country where there are no railroads and water short-cuts, would promptly be utilized if it were available. Says an editorial writer in *Aero and Hydro* (Chicago, Dec. 13):



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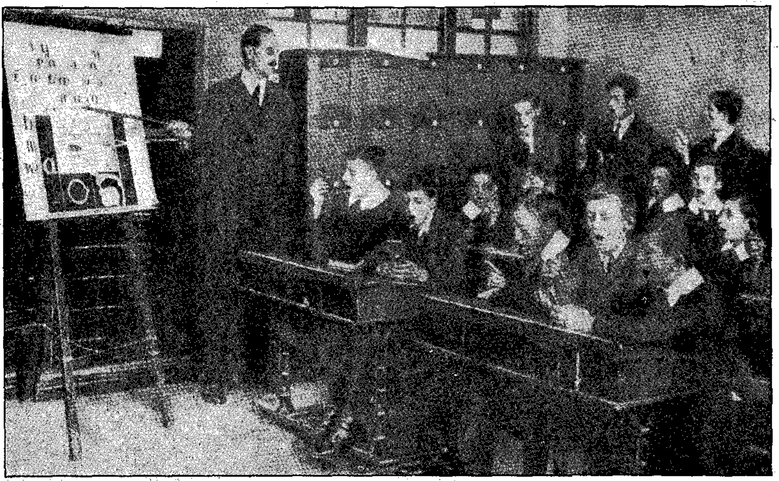
A LITTLE PREMATURE.

Postmaster-General Hitchcock with a sack of letters on an aeroplane two years ago. The aviator's expression foretells the progress of the aerial post since then rather better than the optimistic smile of the Postmaster-General.

> "At a small extra cost, paid by the affixing of a special aeroplane delivery stamp, letters and even parcel-post packages could be delivered by aeroplane with expediency that can not be obtained in other ways under present conditions. That it would help the persons directly interested and benefit the entire country indirectly there is no doubt.
>
> "As the exhibition business gradually subsides to normal, aviators being paid no more than they are worth for their public flights in various parts of the country, there are more and more capable fliers who would gladly accept reasonable salaries and maintenance for the carrying of public mails over distances ranging from 50 to 500 miles.
>
> "The present laws limit the powers of the Postmaster of the United States to such an extent that he can not install aeroplanes for mail-carrying without a special act of Congress. To give him a freer hand, and at the same time advance the cause of aero utility, a bill has been prepared and printed through the efforts of Mr. Sharpe, well known as an aviation champion in Congress.
>
> "This bill simply reads:
>
> "'Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, that the Postmaster-General is hereby authorized to enter into contracts for carrying the mail by aeroplane or by another similar device when in his opinion efficiency, dispatch, or general interest of the service will be promoted thereby, and, when he deems it advisable, may advertise for proposals therefor.'
>
> "On December 17, 1903, Orville and Wilbur Wright made the first flight with a mechanically driven aeroplane. Mr. Sharpe hopes that ten years from that date Congress will engross the new law in favor of aeroplane mail service. The bill is now in the hands of the Committee on Post-office and Post Roads of the House of Representatives.
>
> "Letters addrest to this committee advocating the measure that is quoted above will help the good cause and help the country.
>
> "The industrial wealth of a country has up to the present time depended upon its roads and its railways. There is no reason why the aeroplane, with its increased facility, can not exert a still more powerful influence, and there are plenty of aviators willing to serve in the capacity of mail-carriers. There are many localities where such a service would work wonders in development of the nation's resources. The passage of this bill would undoubtedly mark an important beginning in the right direction."

MIRRORS IN SCHOOL

MANY A BOY has been punished in school for playing with a mirror, and especially for making spots of sunlight dance about the room with it. That mirrors could be used as legitimate aids to instruction seems to have been discovered first in England, where an instructor in French in the Tottenham Grammar School employs them in teaching his pupils the correct pronunciation of that language. The method is described in *La Nature* (Paris, November 15) by Mr. V. Forbin, who begins his article by explaining that English children find great difficulty with French pronunciation. Their own tongue, he says, is so complex, both in spelling and in pronunciation, that a simple Latin tongue like French comes to them as a surprize. "It is," he assures us, "too simple for a brain habituated to complications!" He goes on:



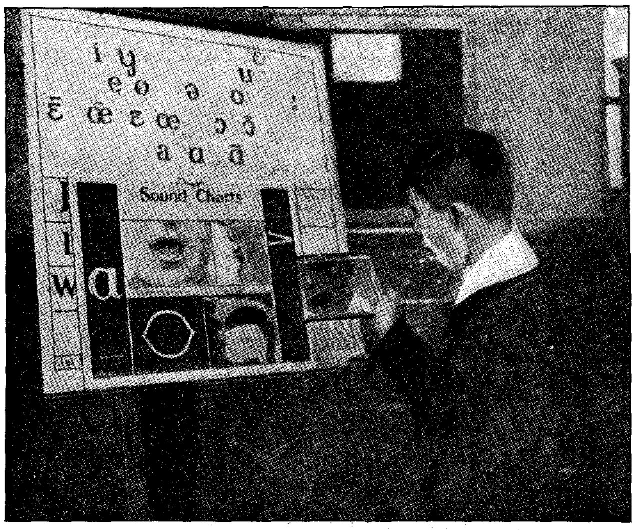
INFLECTION BY REFLECTION.

Learning French with mirrors in the Tottenham Grammar School.

"A teacher has had the idea of getting up a series of sound-charts, each of which teaches, with the aid of designs and diagrams, the way in which the lips should be opened and the tongue placed to form the sound of a French vowel, whether accented or not. The series includes two charts for *a* (open or closed), three for *e* (*e*, *é*, *è*), one for *i*, two for *o*, etc., and other charts for the real diphthongs (*ié*, *oi*, etc.) and the false (*eu*, *ou*, etc.).

"The pupils carry a little mirror to class, and, placing themselves in turn before the chart, they try, by comparing the image of their own mouths with the diagram, to give the correct position to their lips and tongues. Lessons in class follow these separate repetitions. It will be noted that the boy shown by himself in one of the photographs has not yet succeeded in pronouncing the French *a*, which is the subject of his lesson; seen in front (in the glass), as in profile, the opening of his mouth does not follow exactly the line indicated on the chart, and the tension of the chin and cheek muscles shows that the diabolical French *a* is behaving itself as it pleases. The class photograph shows better results.

"It is hard to believe that this system of teaching French does not exaggerate the difficulties; but the results reached during the past two years show that it is effective. After ten months of instruction, six hours to the week, two-thirds of the pupils are able to read French with a good accent, and when they return to school after the long vacation they have lost nothing of the principles so laboriously acquired. Now, in schools that have not yet adopted this system, nine-tenths of the children pronounce French incomprehensively at the end of their last year of study."—*Translation made for* THE LITERARY DIGEST.



NOT GETTING IT QUITE RIGHT.

Child learning to pronounce French with the aid of a mirror.

THE DIFFICULTY OF WASHING ONE'S HANDS

THAT ONE does not necessarily have to be personally untidy in order to spread infection is clearly shown by experiments made recently by a British army surgeon. After a man has rinsed his hands in a disinfectant, then in cold and hot water successively, then in sterilized water, and finally soaked them in absolute alcohol, one would think that they might possibly be clean; but Dr. Cummins's tests show that if there are typhoid bacilli on the fingers to start with, even these processes do not remove or kill all of them. Evidently we are relying too greatly on cleanliness to guard against disease. We should see, instead, that we do not become infected in the first place. Says a writer in *The Journal of the American Medical Association* (Chicago) in substance:

"The assertion is sometimes made that it is alone the 'filthy habits' of the typhoid carrier that make him a public danger. If he could be made to wash his hands, it is alleged, transference of infection would be prevented. Those who regard bacterial cleanliness as simply a matter of careful hand-washing are likely to obtain disappointing results if a recent experiment performed by Cummins is at all indicative of what may occur under ordinary conditions of life.

"Even when the fingers are thoroughly rubbed with a towel and the danger of finger infection thereby lessened, it is obvious that the towel in its turn may become infected. The sort of accident that may follow from such conditions is illustrated by another observation of the same author:

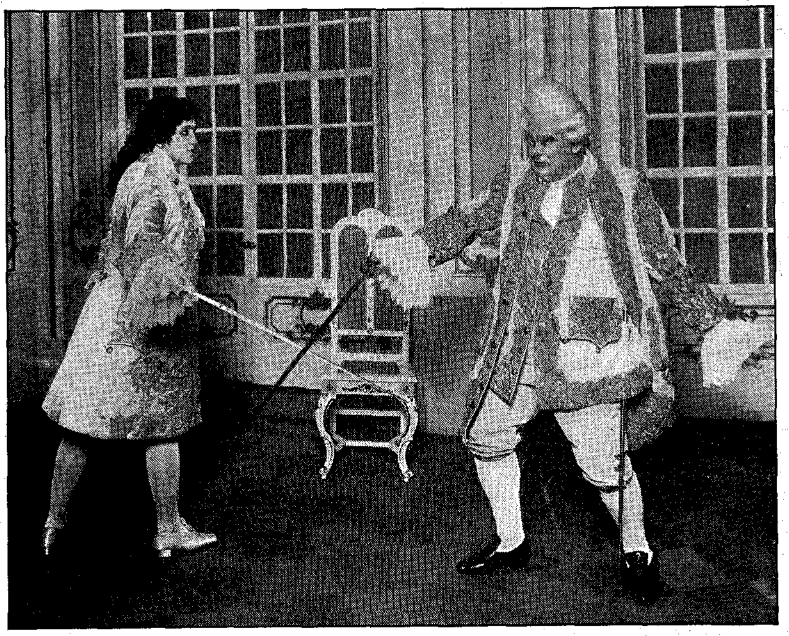
"On September 26, 1912, 100 cubic centimeters of soup freshly prepared from the 'stock pot' was placed in a china bowl, no attempt being made to sterilize the bowl or to cover it from the air. The tip of the experimenter's right index-finger was allowed to come in contact with [a liquid swarming with typhoid germs]. The china bowl was then lifted in such a manner that the infected finger came in contact for a moment with the contained soup. The soup was left at room temperature with free access of air and dust to the open bowl. On September 27, enumerated the bacterial contents of the 'soup.' Result: the typhoid bacillus was present apparently in pure culture, numbering 15,500 per cubic centimeter.

"Such facts as these add strength to the agitation for better supervision over the conditions of those persons engaged in serving and preparing food for large numbers of people. The action of the Pennsylvania Railroad in providing for the systematic inspection of all of its employees in the restaurant and dining-car systems has already been noted. This example should be followed by the management of other organizations engaged in the handling and serving of food on a large scale. Social clubs and similar bodies are often lax. The supervision of cooks and waiters certainly deserves more attention than it has yet received. 'Defective plumbing' is far less important."

LETTERS AND ART

STRAUSS IN COMIC OPERA

STRAUSS'S "Rosenkavalier," the latest of this extraordinary German composer's creations to reach the American stage, disported himself at the Metropolitan on December 9, and met a very mixed reception from the critics. It is "a comedy of middle age, written by middle age for middle age," and "a highly sophisticated piece" at that, points out Mr. H. T. Parker in the Boston *Transcript*, and for these reasons not likely to appeal to the youth of both sexes, who "are the support and arbiters of the American theater." The sophistication runs highest over amorous diversion, and such adventure passes for the normal and pleasurable play of human impulses, and, adds Mr. Parker, is "particularly amusing for the philosophical to watch and from which much wit and wisdom may be distilled." On that score, he thinks, the opera ought to be "tonic, broadening and humanizing to many an American mind," for "after all, we can not live by moral earnestness alone." Mr. Parker here sketches the story of this "rococo comedy of intrigue":



THE DUEL IN THE "ROSENKAVALIER."

Baron Ochs (Mr. Goritz) is drawn into a discomfiting duel with *Octavian* (Mme. Ober) for his interference in the love-affair with *Sophie*.

"The scene is Vienna in the eighteenth century when Maria Theresa was Empress, and all the personages are of the nobility and gentry—that bursting parvenu, indeed, *Herr 'von' Faninal*, has just been raised to such rank—or are dependents upon them. The action begins in the blue-and-gold chamber of the Princess, illusively pictured on the stage at the Metropolitan, passes to the white and ornate salon of *Faninal*—a silvery framing for the silver rose—and ends in a dilapidated tavern in a purlieu of Vienna in a room 'dated' by its ox-eye windows. Figures that savor of the time pass in and out of the piece—the songful tenor that seeks the *Princess's* favor at her levée; the three noble orphans that there entreat her benefactions; the milliner and the hairdresser that bob about her; the little turbaned negro boy that attends her minor biddings; the white, bebraided, cloaked, and sworded 'Heyduks' that escort *Octavian* and the silver rose; the commissary of police that descends upon the tavern, and many another to dot and diversify the canvas. Hofmannsthal sketches them swiftly and surely; as by a glance Strauss in his music sharpens a line or lays on a color in the sketches. In themselves and in the musico-dramatic treatment of them they bring and maintain the desired suggestion of place and time, matter and manner. The text, too, teems with allusions proper to the life of Maria Theresa's Vienna, but like countless details of Strauss's score, they are for the 'closet' and not for the stage. In performance they pass unheeded. Read, they interest and amuse. Perhaps the costumes spoke for them. Roller designed them in eighteenth-century intricacy and magnificence, and with curious appropriateness in color and style to the traits of each personage, one and all, they seemed to be wearing less costumes than their own clothes of their eighteenth-century day.

"The intrigue, no less, is an intrigue of rococo comedy, shrewdly invented, tho somewhat too intricately for music, and then touched and retouched with the wit and the sentiment that have been Viennese from the eighteenth century into the twentieth. Up from his provincial estates lurches *Baron Ochs*, boorish debauchee, as infatuated with his rank and his possessions as he is with his sordid skulduddery, as miserly as he is cowardly, about to marry *Sophie*, the newly ennobled *Faninal's* daughter. (Now *Faninal* is a contractor for the army about whom Hofmannsthal's wit plays as keenly as tho he were a 'captain of industry' from Pittsburg. The type is perennial temptation to savory satire.) But when *Octavian*, as kinsman and envoy from *Ochs*, bears the silver rose of betrothal to *Sophie*, according to the custom of Viennese nobles, on the instant does the messenger possess all her glances and all her speech. For her the world holds only *Octavian*, and for him, as instantly transported, there is none in it but *Sophie*—and *Baron Ochs*. Wherefore when *Ochs* makes play with *Sophie* as he might with any peasant wench, *Octavian* flings out at him and pricks him with his sword until the baron roars with pain and chagrin. Naught will soothe *Ochs* except a note making a rendezvous from a maid servant that he has encountered in the chamber of the *Princess* that morning. Now, as he is to discover presently, that 'maid servant' was no other than *Octavian*. Off swaggers *Ochs* to the appointed tavern; there does he make coarse love to the 'girl,' and there is he mocked and routed as such a libidinous and foolish old fellow richly deserved. And how happens *Octavian* to need disguise in the chamber of the *Princess* so early? Because, youth that he was, he was the lover to whom her own vanished youth drew her, as middle age crept surely upon her. She knew that some day a *Sophie* would come and he would forsake her, since youth goes toward youth and women of the world must poultice regret with resignation. When *Sophie* did come, of a sudden the girl knew and *Octavian* knew and the *Princess* knew, what—anywhere but in a play—they would not have spoken. Gently she subdued herself. She was even tranquil when memories did not prick too sharply."

The story might come in for reprobation on the score of its open carnality, especially in this day of protest against vicious plays. Mr. Krehbiel, in the New York *Tribune*, hints at such an attitude, but discovers also a sort of redeeming "moral purpose underlying the comedy which to some extent justifies its frank salaciousness." The other reviewers find the "frankness not offensive," while *The Sun* critic points out that "most of the people in the audience have no idea of what is going on." Furthermore, "the house is so large that all comedy *finesse* is lost in it." The critic of *The Evening Post* does not see a "model musical comedy" in the piece, but admits "there is some real fun in it, and enough good music to make it worth hearing once or twice." Less attention is paid in the various reviews to the music itself than is usually the case with a new opera, the Straussian polyphony doubtless being to blame. *Musical America* (New York) quotes Alfred Schattman as enumerating 118 leading motives, more than the whole "Ring" contains. Furthermore:

> "The important thematic substance of the score is eminently Straussian. In moments of extended lyrical suavity it becomes so largely by virtue of harmonization, deficient as the melodic material *per se* is in originality; then, too, one notes that other type of theme so perfectly characteristic through its bold aggressiveness, fantastic outline, and curious conformation in leaps of wide intervals. Reminiscences and clearly established kinships with themes and effects in 'Eulenspiegel,' 'Don Juan,' 'Don Quixote,' 'Zarathustra,' and 'Salomé,' are plenteous, tho in 'Rosenkavalier' these themes and effects lack for the greater part the saliency, the vividness of imagination, the suggestiveness and trenchant power of graphic portraiture of the earlier conceptions."

Nearly all praise the work of the singers, Mr. Finck, in *The Evening Post*, saying:

> "Richard Strauss was, indeed, fortunate to have his work interpreted by such an excellent cast. Madame Hempel, in the rôle of the *Princess*, sang beautifully, acted the part with distinction, and produced the finest impression that she has yet made in New York. Her voice was particularly lovely in the final trio, and made one wish to hear her often in works of another style from that which she sings at the Metropolitan. Margarete Ober, as the *Rosenkavalier*, produced an excellent impression. Her voice was far better than when she sang *Ortrud;* she looked handsome as the dashing young man, and acted the part with a great deal of charm. She does not make *Octavian* awkward enough when he dons skirts, but 'Mariandel' is as attractive to the eye as the Rose-bearer himself. Anna Case sang the difficult music of *Sophie* with charm. Her pretty, clear young voice was as pleasant as her girlish daintiness.
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> "Otto Goritz, as *Baron Ochs*, again distinguished himself in more ways than one. His make-up and his acting were exceedingly amusing, and he had the excellent taste to tone down the *Baron's* vulgarity so to make him possible in polite society."

SHAKESPEARE AS A SNOB

ONE OF THOSE little Shakespearian controversies that are always agitating the English mind is started by Georg Brandes, the Danish critic, who has lately visited London. Shakespeare was a snob, is the latest bone to contend over. He loved aristocracies and hated the common people. He would have made a poor socialist. But Mr. Brandes thinks he was right, and rebukes such English detractors of Shakespeare as Bernard Shaw and Frank Harris. "The latest English essay," he recalls, "dwells upon his weakness, his vanity, and snobbery, and ends with the sentence that it is impossible to honor Shakespeare or to worship him." But, adds Mr. Brandes, "I do the impossible, and I do it without shame." What he sees in all these judgments is "a testimony of the unwillingness of the human mind to bow itself to the truly great." In the part of Mr. Brandes's address that has stirred up most comment he says of Shakespeare:

> "His drama was addrest primarily to the best elements of the public, and his aristocratic method of regarding the course of history must have been acquired from the young aristocrats who were his patrons. His heroes were princes and barons of England; it was always they in his eyes who made history. It was Henry V. who won the day at Agincourt; yet the whole issue of this war depended upon the foot-soldiers. He could not understand that it was the rise of the middle classes and their spirit of enterprise which constituted the strength of England under Elizabeth. This explained why not a single phrase in 'King John' referred to the signing of Magna Carta. Shakespeare had a physical aversion from the atmosphere of the people. Their struggles were ridiculous to him. Their true characteristics, in his eyes, were susceptibility to flattery and ingratitude toward their benefactors. He seized with avidity upon every instance in Plutarch of the stupidity and brutality of the masses. Humanity in general was to Shakespeare not millions of individuals, but a few great entities amid millions of nonentities. He saw clearly that the existence of these few illustrious men made all that life was worth living for. Shakespeare's sonnets seemed to be the best source of acquaintance with his personal feelings. He hated women's painted faces and false hair; he disliked jealous wives and effeminate men, Puritans, and pretensions of all kinds."

Such an alinement of Shakespeare against the professors of radical sentiments is grateful to the writer in *The Daily Mail* who signs himself "An Englishman" and is supposed to be Mr. Charles Whibley. He goes Mr. Brandes one better in saying that "it is an added laurel in the wreath of Shakespeare that he never once attempted to anticipate the drab heresies of Tom Paine." Furthermore:

OCTAVIAN AND *SOPHIE.*

Mme. Ober and Anna Case as the lovers in the Strauss opera.

> "Shakespeare looked upon history with the eyes of an aristocrat. And, says Dr. Brandes, he acquired this method of vision from the young aristocrats who were his patrons. Here I can not agree with the Danish critic. The aristocratic temper of Shakespeare was innate, not acquired. Intellectually he was born in the purple, a prince among men. His own heart and brain told him that all the great deeds of the world and all the beautiful poems are due to individual superiority. Truly it was Henry V. who won the day at Agincourt. Had it not been for the leadership and inspiration of the King the English archers would have drawn their bows in vain. It was, indeed, to some purpose that Shakespeare had studied Plutarch and the Chroniclers, who had taught him the wisest of all lessons, that history is nothing more nor less than the biography of great men.
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> "For what we know to-day as the people, Shakespeare had always a sovereign contempt. And it was a contempt which came not from mere prejudice, but from insight. He had as profound a knowledge of the shifts and hypocrises of popular government as Sir Henry Maine himself. His *Jack Cade* is a creation which time can not wither. Here we have the demagog portrayed in his true colors, as he has been familiar to the world, from Cleon to Mr. Larkin. 'Be brave then,' says the hero to his men, 'for your captain's brave and vows reformation. There shall be in England seven halfpenny loaves sold for one penny; the three-hooped pot shall have ten hoops, and I will make it felony to drink small beer: all the realm shall be in common; and in Cheapside shall my palfrey go to grass: and

when I am King, as King I will be . . . there shall be no money; all shall eat and drink on my score; and I will apparel them all in one livery, that they may agree like brothers, and worship me their lord.' There is the whole theory and practise of radicalism, as Aristophanes knew it, as Shakespeare knew it, as we know it to-day, with its bribes and doles, its paltry ambition of kingship or peerage, and its immense patronage of the patient fool who shouts or votes. Is it strange, then, that Shakespeare, who was poet and aristocrat, should see through the hollow pretense of equality and socialism?"

Mr. William Archer here steps in with a reminder to the writer in *The Daily Mail*—"that organ of the intellectual aristocracy," as he calls it—that it makes little difference whether Shakespeare was a snob in the grain or a snob by contagion. There is too much emphasis by implication on the side opposed to the democrat:

"But tho it is certain that Shakespeare was not a democrat —tho he habitually confounded the people with the mob, and held up the mob to ridicule—is it equally certain that he had any particular respect for aristocracy as such? The Englishman has no doubts on the point, and appeals for confirmation to 'Coriolanus,' which he calls Shakespeare's 'most closely reasoned attack upon the populace and popular government.' This is hard on the poet's reasoning power, for the attack is about as closely reasoned as an election cartoon. But is the reasoning all on one side? The play is certainly a lampoon on the many, but is it also a panegyric of the few? If I, like Shakespeare and the Englishman, had been 'born in the purple,' I should read it, not with exultation, but with shame.

"Let us look at it for a moment. In the first place, the Englishman speaks without the book when he says that Shakespeare 'follows in the footsteps of Plutarch' in his treatment of the plebs. He goes far beyond his authority. Plutarch stated the case of the people fairly enough. He did not, like Shakespeare, pretend that they were all fools and cowards. He remembered, what Shakespeare forgot, that they were even then conquering Italy, as their sons were to conquer the world. He relates how they were opprest, as small agriculturists are so apt to be, by the exactions of usurers.

"'Such as had nothing left, their bodies were laid hold on, and they were made bondmen, notwithstanding all the wounds and cuts they showed, which they had received in many battles, fighting for defense of their country. . . . The last war they made was against the Sabines, wherein they fought upon the promise the rich men had made them, that from thenceforth they would intreat them more gently. . . . But after that they had faithfully served in this last battle of all, wherein they overcame their enemies, seeing they were never a whit the better . . . and that the Senate would give no ear to them . . . they fell then even to flat rebellion and mutiny.'

"Of this side of the case there is no word in Shakespeare. He makes *Coriolanus* persistently jibe at them as a pack of poltroons, and suffers them to say no syllable in their defense.

"In spite of himself, however, he gives away the case of the aristocrats. He admits that the people are 'famishing,' and he shows *Coriolanus* and his party simply ignoring that condition, and proposing no remedy except massacre:

Would the nobility lay aside their ruth,
And let me use my sword, I'd make a quarry
With thousands of these quarter'd slaves, as high
As I could pick my lance.

"An amiable and helpful statesman! There is one delightfully modern touch in the play, where the well-meaning busybody *Menenius* says to the citizens:

Why, masters, my good friends, mine honest neighbors,
Will you undo yourselves?

"To which the *First Citizen* simply and conclusively retorts: 'We can not, sir; we are undone already.' In every labor dispute, the air rings with amplifications of these two remarks. And what is *Menenius's* reply? The famous and idiotic parable of the belly and the limbs, in which the belly (figuring the aristocracy) represents that it distributes to the rest of the organism 'the flour of all' the nutriment it receives, retaining but 'the bran' itself. Would even Lord Halsbury maintain that this fairly represents the function of an aristocracy in the body politic?"

Mr. Archer finds it scarcely possible that Shakespeare intended *Coriolanus* to stand as a type of political wisdom or sanity or any sort of excellence.

CHRISTMAS TOYS

RUSKIN, we are told, was not allowed to have toys in his young childhood, and so found exercise for his budding sense of beauty in the figures in the carpet. The modern art world may thus account for all they are prone to reprobate in his esthetic theories. But the Ruskin parents are not frequent in our day. Toys are overflowing, and those that are not already broken at the time this is read may furnish some tangible text for the London *Times's* homily. Like the true modern it has shown itself in past years, *The Times* takes up a brief for ugly toys. It is not deceived by the shallow observation that children are frightened by ugly toys, nor is it so lackadaisical as to hold that "children take to such things only too readily, and have their minds and souls insidiously and irreparably injured by familiarity with the vulgar and misshapen." First it looks at the matter from the toy-maker's point of view:

"The toy-maker is an artist, and in art, as in nature, development is a condition of existence. Noah's Arks and farms with trees may still be found on the counters of the toy-shops, to inspire the tender joys of retrospection; but if the toy-makers could make nothing else than these, their occupation would soon be gone. For it is not children who buy toys; it is their elders who buy toys for them; and it is the elders, not the sequent generations of children, who find it tedious to meet the same toys year after year. 'The market,' no less than the artists' need for development, demands ever new toys. The rhythm of progress is now an accepted law, and nowhere is it more evident than in art. A style reaches perfection; thenceforward it must decline from its Raffael, its Tintoretto, its David, its Monet; and a new path must be chosen. The art of doll-making long ago reached the perfection of formal beauty with the ravishing flaxen hair, the languorous, long-lashed blue eyes that opened and shut, the rosebud nose, the perfect Cupid's bow of a cherry mouth, the thrilling voice that said 'Pa!' and 'Ma!'—the exquisite creature that won for herself the name *par excellence* of Doll. There was no surpassing her; art could no farther go. And precisely as the art of painting has turned aside from perfection in these times of ours to stranger and more daring paths, so has the art of doll-making. The golliwog, the Billiken, and the rest are the post-impressionisms, the cubisms of doll-making; and the policeman has a flavor in him of the futurist. Modern schools of painting, say the older critics, are like the plastic efforts of children. More sensitive students know better. The Dutch doll, the rag doll (the kind with a real rag face and none of your china or 'composition' masks), these were the infantile works. The modern grotesque is a sophisticated return to simplicity, to imperfection."

And children love the grotesque just as mankind in its healthy and eager youth loved it:

"Not only the carver, who put the face of his enemy on to some monstrous devil and left him for all time spitting rainwater from the wall of a church, enjoyed the gargoyle; the uncreative multitude in the market-place looked up and laughed or thrilled. Delight in the grotesque, as well as religious fervor, induces the savage to decorate his staff or his bowl with a face of horror. And children love the sharp flavor of the ugly. We doubt whether there are many authentic cases of healthy children, the very youngest excepted, being afraid of a golliwog. There may be the thrill of adventure in the first acquaintance; but such thrills are bracing. And, as to the evil effect of ugliness, there is need for some distinction. In the first place, it may be asked whether any grotesque can fairly be considered uglier or more pernicious in effect than the flaxen-haired, blue-eyed beauty. Let alone that in this age of sex equality she is belated, a survival of the days before man had rounded Point Seraglio, for small boys a debasing specimen of womanhood, for little girls an evil example; her very prettiness, so perfect, so inanimate, sheds a soul-destroying influence. There was more life, more character, in the stiffly stately Dutch, the homely rag.

"Again, children are innocently insensible to vulgarity or evil. To them the bulging eyes, that are now so popular in toys and posters, convey no suggestion of a painful disease. They find them, in their innocent minds, amusing. Over-stout policemen with fiery noses have nothing to do, for them, with drunkenness or the ridicule of order. They will smile in their careless sleep, hugging close what to us is a revolting brute, and wake to kiss the monster with dewy lips. There is only one form of ugliness from which they need to be protected; and it is a form not wholly absent from the designs of the artists in toys. Anything that is malignant, angry, peevish in expression; anything that suggests misery, discontentment, or hatred, should be left for the dust to gather deep upon its scowl."

KIPLING INTERVIEWED AT LAST

SHERLOCK HOLMES came back, and so also did the *Brigadier Gerard*, and doubtless many other living and dead heroes of fiction. But *Mulvaney*, whether or no he be dead already and *Dinah Shadd's* tears dried, will never come back. So Mr. Kipling recently declared to Mr. Irvin Cobb, who has achieved the nearest known approach to an interview with the man supposed to be non-interviewable. Mr. Cobb has been making his first journey to Europe, touching "all the high spots in just two months" with the idea of writing a "Cobb's Baedeker." But "Mr. Kipling won't be in it at all." Still, he visited Mr. Kipling and heard many interesting things from him which Theodore D. Rousseau has put into three columns for the New York *Evening Post.* He asked somewhat cautiously about *Mulvaney*, insinuating that that personage was not in the class with *Huckleberry Finn* and *Henry Esmond*—"so rounded out and complete that no one thinks of meeting them again." Mr. Kipling replied:

"Yes, to the best of my knowledge—the best of my memory, I might say, *Mulvaney* is dead. The last mental picture I had of him was on the edge of a cut in India, where he was directing a gang of coolies building a railroad extension. There is no doubt that he was a bit seedy and down-at-heel. So I am sure that if he has not already passed away, he soon will, and *Dinah Shadd* will bury him.

"No, he cannot come back. It won't do, you know. A character is born in your thought, and grows and is developed, and takes on virtues and vices, and becomes old, and then—well, just fades away, I take it.

"And that is the way with *Mulvaney*. I couldn't revive him—I could only galvanize him. He would be a stuffed figure with straw for bowels and glass balls for eyes, and the people could see the strings I pulled him with. No, he is gone."

No one who reads magazines can be unfamiliar with the portrait of Kipling, but Mr. Cobb's delineation of him as "a combination of Theodore Roosevelt, William Travers Jerome, and Bob Davis" is a new characterization. "He has a big jaw and he wears shiny glasses and shows his teeth like T. R., and he's a short man and blocky, with a big, strong hand." His second group of resemblances is subtler. "He has that quick felinity of movement that is the most notable outward characteristic of Jerome, and a rapid thrust and parry in conversation and a very definite, impressive way of forming and stating a conviction." Whether the rest of the description tallies him with "Bob" Davis, editor of *Munsey's*, the writer forgets to mention.

"It didn't take me two minutes in that walk through the garden, up to the house, to find out that in spite of his great work and his experience, he feels a tremendous enthusiasm about everything that is worth while. He's not a bit blasé, he isn't Englishy English—that is, not in an unpleasant sense—but is a cosmopolitan in the real meaning of the word. And the little details of life in general and in nature attract him surprizingly."

On the point of Kipling's literary likes and dislikes we are told "he doesn't care for the ultra-moderns of his craft in England," and his "disfavor falls most heavily" upon one of them—"perhaps the most widely known," says Mr. Cobb, without mentioning Bernard Shaw. The new generation in this country have escaped him, but the mention of *Mr. Dooley* brought a quick exclamation of praise:

"'Ah, Dunne!' he said. 'There you have a great man—one of the greatest of the writers of English of this century! It is an extraordinary combination. There is an Irishman writing as an Irishman, yet if I were asked to pick four samples of literary achievement that most fitly typified the impulse and the humor of your American life, three of my selections would be from *Mr. Dooley.*'

"This from Kipling—with a reputation for being so chary with his praise—it was one of the surprizes of the day to his visitor."

Kipling's description of modern war is a "mathematical problem, with some of the aspects of a surgical operation by the highest paid specialists." He sees "no more romance or glamour." On this theme he is interesting:

"I have seen very, very little fighting in India. I wrote mostly of what I had been told. But I did see war in South Africa. I said to myself before I went out, 'I'll see the dash and get the rattling inspiration of it. I'll see charges, and thin red lines, and hear hoarse commands and stand silent and thrilled in that dread hush before the battle.'

"But what a disillusion! The hush before the battle was like the quietness of surgeons and nurses before they go into the operating-room. Nobody galloped up on a lathered horse and fell unconscious after handing the general the long-waited dispatch. The general himself bestrode no charger, but sat in a comfortable camp-chair beside a neatly spread tea-table. You heard a few tick-ticks and somebody handed him a slip—the substitute for the dispatch—and he read it and drank his tea and said, 'Um-m-m, good. Workin' out just as I thought. Wire Binks to bring up that battery,' etc., etc.

"And all this method and precision and application of modern efficiency ideas makes the carnage that follows all the more ghastly. You don't know in advance just what is going to happen, you don't know how it happened; you just look at the dreadful dead men and the shrieking wounded men, and they seem to you like innocent bystanders who have got in the way of some great civil-engineering scheme and been torn and blown up."

The American Civil War Kipling calls "the great epic of the Anglo-Saxon breed—more, it was the greatest epic in the history of mankind":

"And it hasn't been written—no, nobody has written it yet. It is not yet far enough in the past; you can't get the perspective. But it will be written, and when it is written as it should be, a masterwork will be born."

The talk from here fell away to pastoral affairs:

"On a walk after lunch Mr. Cobb remarked the number and the tameness of the pheasants and the little English robins.

"'Ah, you know birds,' said Kipling. 'I don't know birds so well, tho I'm fond of them; but I do know trees. There are some good yews here. That one is said to be more than 800 years old. You'll know those—the sumach and the American dogwood and the goldenrod—I had them brought over. I love the sumach; it seems to me like the red Indian of the American forests. But I can't make it blaze here—it turns pale.

"'I wish you would stay until after dinner,' he went on. 'I'd like you to hear a nightingale that comes every evening to our garden. I'd like you to compare him with your mocking-bird. Tell me about the mocking-bird—what's he like?'

"Mr. Cobb said the Southern mocking-bird was the troubadour of the woods, a licentious scoundrel, who left Mrs. Mocking-bird at home with the little ones and went serenading other bird-beauties—but withal, a fellow with romance in his soul, a true poet.

"'Well,' said Kipling, 'I wish I could say as much for the nightingale. I know all the popular illusions about him, but the truth is, he's a blackguard with a gift of music in his throat that he can't control—a noisy, swashbuckling blackguard of the garden. He comes here at night and he proceeds to abuse all his enemies for all he's worth. It's feathered profanity in a disguise of harmony, and he gets so worked up over it that he finally ends in an inarticulate gurgle.'

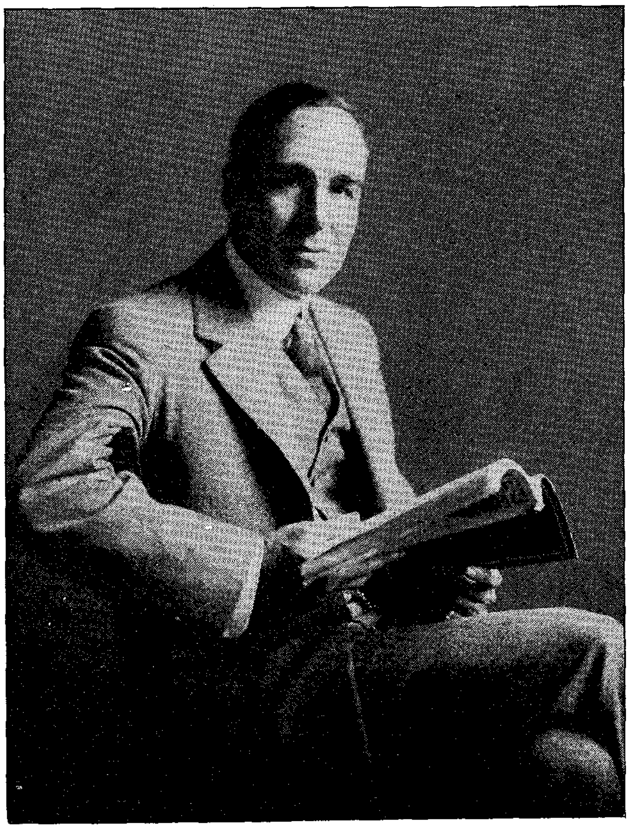
"'But I would like you to see a thrush crack a snail on a stone,' said Kipling. 'I dare say you've never seen that. Well, it's most interesting. You see, when a thrush finds a stone that he likes, he brings all his snails to that particular stone, and he becomes so proficient that it takes just one crack to demolish the shell and lay the unfortunate snail bare for consumption. There's one thrush here that does it particularly well, and I know where his stone is, but I'm afraid we're too late for him."

RELIGION AND SOCIAL SERVICE

THE NEW RELIGION OF PATRIOTISM

TEN YEARS, even five, thinks Winston Churchill, the novelist, have seen a turn in the tide of skepticism. He finds among his acquaintances "many who used to be skeptical," but now admit that "there is an aspect of this extraordinary age which can not be accounted for in their philosophies." The "extreme restlessness" everywhere to be seen, he thinks, is the characteristic sign of the rise of a great spiritual wave in history. This wave seems to bear us all into the struggle. He accounts those the most fortunate who are "shoved by apparent accidents into the conflicts raging about us," for they find relief in action. They "discover the amazing fact that in working for a cause we are at once raised to higher levels of existence." Mr. Churchill contributes these reflections to *The Century* (December), whose editor informs us that they are the substance of an address delivered on the Pacific Coast. Many requests, especially from clergymen, lead to the present publication. Mr. Churchill continues:

"Most of us are like boys with cold hands looking on at a game. We are sick of eating candy, but we don't understand the game. Perhaps it appears ridiculous to some of us. Yet we have the feeling of being at cross-purposes with life, of being at the mercy of any misfortune which may strike us and bowl us over; of having no anchorage of love in anything permanent and abiding.



Photographed by E. J. McCullough, courtesy of the Century Co.

WINSTON CHURCHILL, NOVELIST-PREACHER,

Who declares that whatever religion we choose, it must contain a positive, militant righteousness, and must have a social meaning.

"We want a religion. Perhaps we are waiting for a new one. We'd plunge into life, into usefulness, if only we knew what life were; but we don't know. It may be, as is often the case to-day, that the conception of Christianity given us in our youth has failed to satisfy us, to give us an effective sanction. We are unable to say, with the conviction of our fathers, 'This is the absolute truth.' For one thing, it may seem to us that the science and the agnostic critics of the age just past have riddled that religion.

"We desire to know. These words express the dominant yearning of the age. Whither shall we turn for a religion, a sanction, a guide to life? And thus we start off on our modern Pilgrim's Progress, to seek after God, if haply we may find him.

"It is a curious fact that there are some who look with longing eyes at the church which still stands for external, or what may be called supernatural, authority. 'What a comfort,' such weary souls exclaim, 'to be able to have life solved for one in this simple fashion, to accept the teachings of a church which still claims in a special sense to be the guardian of the keys of heaven itself, to stop this buzzing in our heads, this attempting to think for ourselves!' But we find we can't enter such a church. Perhaps we do not grasp at once the significance of this fact. It is only after a little that the reason becomes plain. We look around us, and we perceive at length that every institution in our modern government, every discovery in our modern science from the telegraph which encircles the globe to the cure and prevention of disease, has been accomplished against the principle for which that church still stands, the principle of having our thinking done for us.

"It is of no avail to say that the world is no better for these discoveries. That would be to deny God's revelation. We see that this imposed authority would forbid us, in the most sacred department of life, to think for ourselves, while we are at the same time citizens of a government whose very existence depends on our thinking for ourselves. Behind every form of government ever devised under the sun there is a form of religion which fits it and inspires it. Despotism had its religion of superstition and fear; democracy has its religion of universal education and of individual responsibility, which means that there must be no organization or intermediary between ourselves and our God. If we don't believe in democracy, we shall have difficulty in finding for ourselves a country in God's world as he is shaping it to-day."

Whatever religion we choose, Mr. Churchill declares, it must contain a positive, militant righteousness, and that righteousness "must have a social meaning." This "positive righteousness" he calls the "New Patriotism," and any religion we might adopt that should be out of harmony with it would be "doing violence to out deepest instincts." Here is his analysis of the "New Patriotism":

"First, it involves, for the man or woman who has adopted it heart and soul, a change in the motive of life. The old motive in government lay in the acquisition of property; the new lies in service. This is not to say that, in an imperfect world, we should not acquire and hold property, but that we must subordinate this motive to the new and higher one. And when we look at the types which are the extreme expressions of each motive, we see that the first tends to make a man of ability into a Tweed, while the second produces a personality like Miss Jane Addams, of Chicago. This change of motive is called by psychologists 'rebirth.' 'Except a man be born again, he shall in no wise see the kingdom of God.'

"Second, the New Patriotism proclaims a positive and militant righteousness. It is by no means a gentle optimism, because it acknowledges the problem of evil and grapples with it. It seeks to put into government the maxim, 'I am my brother's keeper.'

"Third, a striking note of the New Patriotism is open-mindedness, teachableness, and hence capacity for growth. Its greatest enemies are those with closed minds, the Pharisees of the modern world, who maintain that things are best as they are, 'who neither go in themselves, neither suffer those who are entering to go in.'

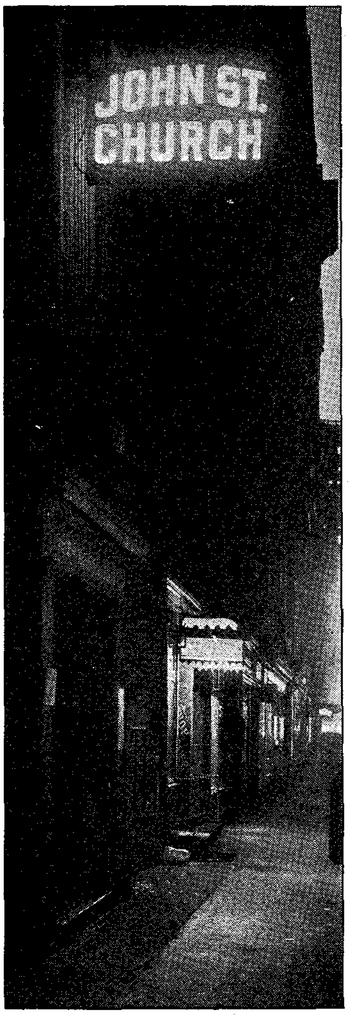
"Fourth, in the New Patriotism may be mentioned the principle of individual worth, and this leads logically, through universal suffrage, to individual responsibility and democracy. We must, in government, trust those whom God trusts in this divine scheme. 'Thou shalt love thy neighbor as thyself.'

"And fifth, in the New Patriotism we are beginning to recognize at last that 'man can not live by bread alone, but by every word that proceedeth out of the mouth of God.' We realize that it would not be sufficient to give, by legal decree, food and warmth and certain material luxuries to our cold and starving brothers; that discontent and selfish greed are not to be overcome by distribution. Of what significance, otherwise, were the yearning which pervades all elements of the nation to-day? Art, literature, science, music, and philosophy have their place—yes, and religion. Are we not seeking for a religion?

"Now, in whatever religion we adopt, are we going to throw these constituents of the New Patriotism away? That would be to deny the very process by which truth accumulates, to set our faces against the evolution of the centuries, to refuse to use the science and the modern economic knowledge which makes to-day, for the first time in history, the relief of human suffering on a national scale possible. But, if these constituents are to be embodied in our acts, they must perforce form part of our religion."

ADVERTISING THE CHURCH

MORE AND MORE the repugnance against using modern advertising methods to advance church work is seen to be dying, and a literature on the subject is growing up. A recent book by the Rev. C. F. Reisner has been issued by the Methodist Book Concern and favoring comments appear in the journals of other churches. Mr. Reisner draws from his experience in New York and Denver. "Nearly two million pieces of advertising matter were circulated, including every kind that could be discovered which was within the range of the meager financial resources which every church faces." By the employment of these means, Mr. Reisner declares, large numbers of individuals were received into his congregation. *The Churchman* (New York) has a particularly favorable view of the question:



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THE OLDEST METHODIST SITE

In this country was lost amid sky-scrapers before the electric sign was erected to mark it.

"Even those who are content with the conventional method of building up parochial work will agree with Mr. Reisner's claim that the Church has the right to employ every legitimate method to push itself into prominence in the community. 'It must not allow itself,' he says, 'to be counted of no importance or to be made insignificant. It is the heart, the vital center, the fountain-head of the best life of any community. It must demonstrate that fact if it is to remain worthy of the name.' We notice that one of the first examples of bill-board church advertising comes from the Anglican Cathedral in Denver. According to Mr. Reisner, bill-boards are a very effective method. People read them while waiting for the street-cars. They notice them as they walk by or drive along, or catch them from the street-car windows. One of the most curious publicity developments that we have noticed in this most up-to-date volume is the church cook-book, containing recipes written by the different members. 'This,' it is explained, 'has a peculiar value to the membership, since it interests folk in each other and furnishes reminders of individuals in the very food which is prepared. It brings forward the name of the Church at pleasant periods.'"

MC.AULEY MISSION

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JERRY McAULEY'S MISSION.

This light in Water Street marks a religious oasis in the darkness of down-town.

By a coincidence *The Edison Monthly* happens to print an especially interesting article on the subject of illuminated church signs, and traces their beginning back to the seventies of the last century. There is something dramatic about the appearance of the first one:

"When the Bowery was at its worst and the lower East Side was known the world over for its dives and gambling-houses, when Chinatown throve on its opium victims, and New York, south of Fourteenth Street and east of Broadway, was almost as vicious as Whitechapel, there appeared, one night at twilight, a glowing cross that seemed to hang in the sky just over the point where East Houston Street and the Bowery join. Until dawn it burned against the blackness of the night, causing even the gangster and thug to pause and wonder.

"This blazing symbol, high on the slender spire of St. Augustine's Chapel, was held at the time to be one of the most impressive sights in New York. No towering sky-scrapers then outshadowed it, and it could be seen almost the length and breadth of Manhattan Island. Indeed, on clear nights, sailors far out on the lower bay could discern it shining through the Narrows. For this reason, perhaps, a story went abroad that Trinity Corporation had erected the cross to serve as a beacon for ships in the harbor. This, it was said, was brought about through the efforts of a wealthy woman who paid for its erection and maintenance as a memorial to her son, who had been lost at sea.

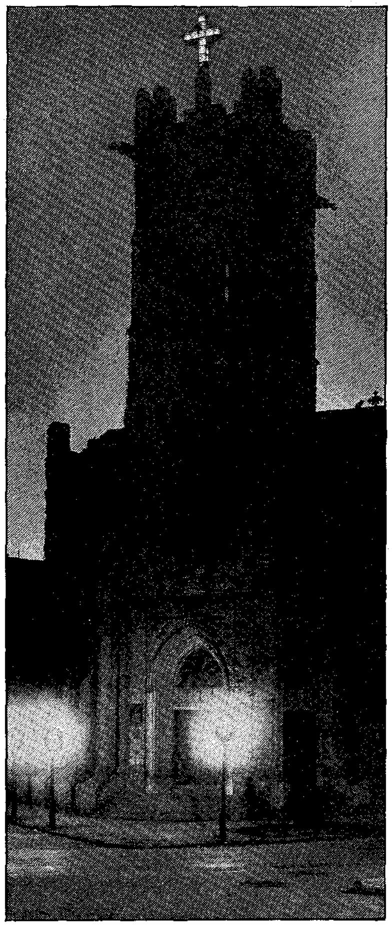
"The story, however, proved but a fiction invented by some one of the hundreds of persons who nightly visited the chapel for a closer view. But there were other stories told of the cross, many of which are retold to-day in the various Bowery missions. These attest to good influence of the spectacle on people of all creeds and nationalities.

"Gradually tall buildings became the vogue, and the 'sphere of influence' of St. Augustine's cross lessened. On the north and south, sky-scrapers shut it off until it seemed alone in a little world composed of the Bowery and the side-streets' crowded tenements. Then, later, the spire was condemned and removed, and the cross was lowered to the tower. But its work with the outside world was done. It had made plain that churches could advertise and still maintain dignity.

"Other illuminated crosses were erected. One appeared on the tower of the Judson Memorial Church at Washington Square South, where on one side huddle dirty and dingy tenements, and on the other stretch Washington Park and Fifth Avenue. Stories are heard of the influence of this cross, too. They are clothed in the dialect of the Italian and Jew and the picturesque language of members of the art colony.

"The Judson Memorial Church cross was illuminated in 1894, about seventeen years after the one erected on Trinity's Chapel in East Houston Street. Third to appear was the cross placed on the Mission Chapel of the University Place Presbyterian Church, and the fourth, as far as can be learned, is that which glows on the tower of All Angels' Episcopal Church on West End Avenue and Eighty-first Street. The fifth and sixth appeared respectively on the Second Avenue Baptist Church and the Calvary Episcopal Church at Fourth Avenue and Twenty-first Street."

About this time, we are told, "the churchmen began to see the possibilities of electric-display advertising for other than the illuminated crosses, and one by one electric signs appeared on churches and mission houses." At first the more conservative entered a mild protest to the effect that it seemed undignified to adopt modern advertising methods in the Church. But when the John Street Church, the oldest and one of the most conservative Methodist congregations in the country, erected a glowing display on the front of the building, the precedent for church advertising was firmly established. Further:



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THE FOURTH LUMINOUS CROSS

Erected in New York is on the tower of All Angels in West Eighty-first Street.

"Tucked away in the middle of a crowded business block of John Street, the old church which Philip Embury organized with five communicants in the 'best room' of his home one Sunday in October, 1768, was fast being lost track of in spite of the fact that it was the first church of its denomination in America. The somber little building was almost buried between towering sky-scrapers, and hundreds passed it daily without realizing that it was a church at all.

"It was plain to the congregation that something must be done, and finally arrangements were made for the erection of a simple electric sign bearing the name of the church. At night this display lights up the narrow business thoroughfare and attracts worshipers even from Broadway, where it is easily seen. Old John Street is the only church east of Broadway and south of Chambers Street, but it draws its members from all sections of New York and Brooklyn.

"Another church of the same denomination found itself in a similar position in another section of the city. The Union Methodist Episcopal Church in West Forty-eighth Street is located in the center of a block in the heart of the amusement district. Immediately across the way is the Long Acre Square Theater, and within a stone's throw are the scores of fashionable restaurants, hotels, and amusement places that line the Great White Way, all ablaze with electric signs. With these to attract the attention of the public, the church was hardly noticed by passing pleasure-seekers until the congregation also arranged for the erection of an electric sign.

"The Union Church is the only one remaining in the amusement district. Years ago there were several within a short distance of Long Acre Square, but with the arrival of the theaters and restaurants they were forced to move farther up-town."

There can be very little doubt that electric-display advertising counts for a great deal with the modern church, continues the writer. "If in no other way, this fact is evident from the constant increase both in the number of signs and the size of displays during the last decade":

"The first efforts of the churches, aside from the glowing crosses, were more or less feeble. Little two-lamp reflector signs were placed on the front of several buildings, dominating the usual lugubrious undertaker's sign, heretofore about the only form of advertising connected with the institution."

HOW CHRISTIANITY BREAKS DOWN CASTE

NOT ONLY is Christianity winning converts in India, but it is also breaking down caste barriers in Hindu society. The low-caste man who is a Hindu finds that his brother who becomes a Christian ceases to be an object of discrimination, says Lala Lajpat Rai, the Indian politician, in *The Indian Review* (Allahabad). And this writer, himself a Hindu and a Brahmin, advises his coreligionists to stop the drift to Christ and Mohammed by removing some of the caste distinctions. As he explains the situation:

"At Ludihana the municipality prohibited a low-caste Hindu from drinking water from the municipal taps. It was voted with one voice that so long as he remained a Hindu he could not get water from the pipes, tho, if he were to be converted to Christianity, there would be no objection. To be a Hindu alone was the mark of disgrace for this poor being. The question is whether we Hindus are ready to put aside our pride of caste and embrace in brotherly fold these poor brethren in whose veins courses the same blood as in our own, and thus build strength for ourselves; or are we going to let others take these into their own fold? Both Mohammedans and Christians are prepared to uplift them by receiving them into their own faith. During the last ten years more than 150,000 of these depress Hindus in the Punjab alone have changed their faith."

The Hindu writer goes on, says *The Congregationalist* (Boston), summarizing his *Indian Review* article,

"to urge the high-caste Hindu to accord to the untouchable a social position. The outcaste should be put through three steps of purification, after which he should be allowed to mingle with the Brahmins, entering their temples and sitting with them at their feasts. Moreover, the children of the low caste should be allowed to go to school with the children of the Brahmin."

Such a policy, advocated by a Hindu and a Brahmin, indicates, according to *The Congregationalist*, "that the caste barrier is giving way to a remarkable degree. It shows that Christianity is having its effect not only in bringing in actual converts, but in rousing the Hindu to the broader realization that all men are brothers, regardless of the caste into which they happened to be born."

The new situation presented in India shows that caste is proving an assistance instead of a hindrance to missionary work, points out Rev. Thomas S. Donohue in *The Methodist Review* (New York). The Christian movement, taking root in a caste, tends to sweep through the entire group:

"'Class' or 'caste' movement would be a more accurate name than 'mass movement' for many of these developments in India, but the latter has become the popular designation. All that is called 'mass movement,' except certain work among hill tribes, is proceeding along caste lines, and caste, often referred to in the past as the greatest obstacle encountered in mission lands, is now proving to be an assistance in the growth of the Kingdom. When a movement of this kind starts in a caste it may run through it. If an entrance is secured into a second caste, that also may gather large proportions. In this way several movements, each distinct, may be proceeding at the same time."

MOTOR CARS ▫ MOTOR TRUCKS

TIRE PRICES DOWN

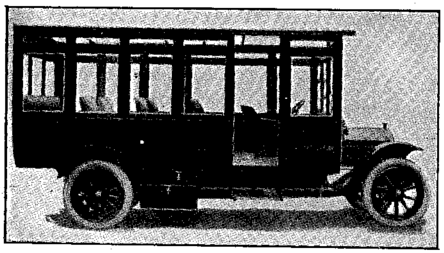
A REDUCTION in tire prices late in November caused a stir in motor circles and was especially welcome to users of cars. The reduction went as low as 18 per cent. on plain tread casings, and 10 per cent. on tubes, the discount for dealers being increased 5 per cent. *Motor World* refers to the reduction as having been "expected." Only one company—but that a very large one—announced a reduction at that time, altho it was expected that others would soon follow, because of a necessity for meeting the new quotations. Taking as a basis the most popular size of tire, that is, 34 by 4, *Motor World* works out the following prices, old and new:

LIGHT-WEIGHT PARCEL DELIVERY WAGON.

	Old Prices	New Prices
Casings.............	$29.80	$24.35
Tubes...............	5.65	4.90

Motor World declares that the reductions have been anticipated "for three months," and particularly since the passage of the new tariff bill. As to the effect of lower prices, *Motor World* says:

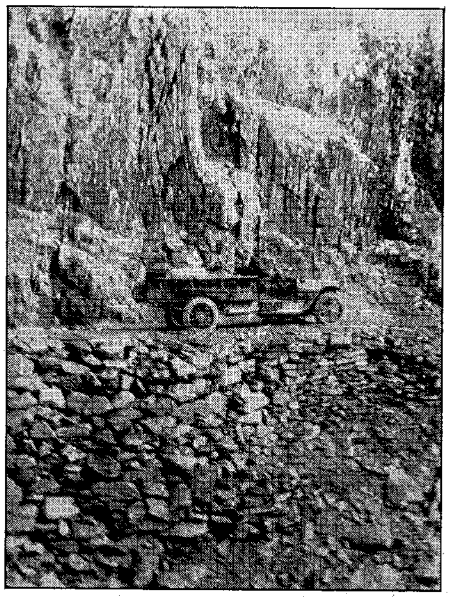
"What will be the effect of the lower prices can not be foretold, but one man uncommonly well informed predicts that it will play havoc with cut-price dealers and with those who have on hand large stocks of seconds and unguaranteed goods."


From "Motor Age."
MOTOR-BUS WITH A GLASS ROOF.

It appears further that in forecasting a reduction, the exact extent of which was expected to be made public daily, another large company stated that the lower price would be based on the lower price of crude rubber, which, after reaching the unprecedented price of $3 per pound in 1910, steadily declined until, in February of this year, it fell below the dollar-mark, and later in November best Para was quoted at 75 cents. The reduction in the duty on tire ingredients and other essentials affected by the Underwood tariff has also "exercised a downward influence."

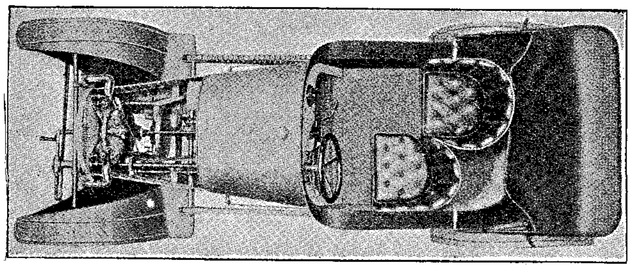
Motor Topics, in commenting on the reductions, remarks that, so far as can be seen, "the only beneficiaries are consumers." Dealers are expected to be "hit hard," because of depreciation in the value of their stock on hand. While makers have dated the new prices back to the first of November, and while this to some extent gave relief to dealers, the most of them had stock on hand purchased long before at higher prices. This paper says further:

"The tire-manufacturers themselves least of all welcome the new prices, which make a narrow margin of profit still narrower. The effect of the reduction will be to keep the schedules of prices of the different companies in about the same relative position, one to another, with all the tire-makers receiving less profits than before.

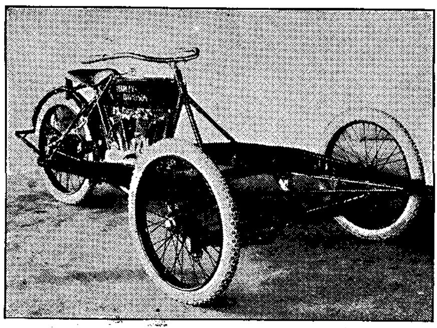

MOTOR-TRUCK MAKING ITS WAY THROUGH AN ICE CAÑON IN ALASKA.

"While the tire-makers are unanimous in deprecating the reduction, they all have had to meet the situation that brought it about.

"Even those of the smaller tire companies that have prided themselves on the fact that their list prices are considerably higher than those of the big fellows, have been obliged to make concessions that correspond to the general reduction, altho still keeping their lists higher than the others.

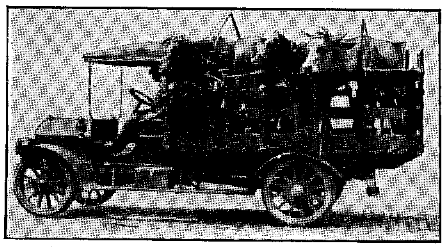

From "Motor Age."
THE PIONEER CYCLE-CAR.

"The Goodrich move was precipitated by the fact that another prominent Akron tire-maker recently advised the tire dealers that owing to the lower price of crude rubber they might expect a lowering in the price of his tires on the first of the month. This had the effect of stimulating dealers to sell those of his tires that they had in stock in preference to all other makes, so that they might be clean of them when the new prices went into effect and they could stock up again at the lower figure.


MOTOR-TRICYCLE MADE IN OHIO.

"To combat this incentive for the dealers to push the one make as against all others, radical action appeared necessary, and when the Goodrich company took the bull by the horns and announced a big reduction, the other companies were compelled to act likewise.

"Some trade observers have profest to see in the reduction a move by the big companies to make rough sledding for the little fellows, putting them out of business, if possible, by the low prices, but this view seems unwarranted in the circumstances. Without exception, the tire companies are exceedingly unhappy over the turn that things have taken, as in every instance it means less profit, with no increases in business as compensation. The lower prices, according to one of the makers, will not create a dollar's worth of new business for the tire companies.


From "Motor Age."
TRUCK USED IN MISSOURI TO CARRY CATTLE TO MARKET.

"Whether tire prices will remain on the new low level they now have reached is still a doubtful question, altho any efforts on the part of the tire-makers to get together on the question have so far proved futile. At present the tire-makers seem to face what will probably be quite an extended period of low prices, with only slight and carefully graduated increases from time to time, as market conditions make them possible.

"Incidentally, the foreign manufacturers of tires, who after the recent reduction of the tariff on rubber goods from 35 per cent. to 10 per cent. have been

(*Continued on page* 1309)

In the thick of battle
Blitz
THE RANDALL-FAICHNEY CO. BOSTON, U.S.A.

IN the midst of terrific explosions and veritable flashes of lightning, the Blitz Plug hangs on and does its rough dirty work with the delicate precision of some fine instrument.

Picture the fierce job it has to hold down and you will appreciate the wonderful strength of

Blitz

"The Spark That Never Fails"

No plug of mica, no plug of porcelain, can long stand up to such punishment.

Only the Blitz, with its two-fold insulation of mica, completely encased in specially annealed porcelain—with its firing points of special alloy of *platinum iridium*—with its simplicity of parts—only the Blitz will last as long as the car itself.

Carelessness or accident may break the porcelain, but you can't put out the Blitz Spark.

The Blitz is standard—none better can be produced at *any* price.

Ask your hardware or accessory dealer for Blitz Spark Plugs. $1 everywhere, and worth more to you. If you don't find them, send $4 and your dealer's name for set of four Blitz Spark Plugs. Sent postpaid.

Descriptive booklet upon request.

The Randall-Faichney Co.
Jamaica Plain Sta., BOSTON, MASS.
Manufacturers of JERICHO
"The Horn That Says 'Please'"
Best for motorcycles as well as autos. Special model for Fords.

CURRENT POETRY

CALIFORNIA has been holding a festival in honor of Fray Junípero, the Franciscan missionary who brought Christianity from Spain two hundred years ago. The festival was marked by services in the churches and by a great open-air pageant. The San Francisco *Monitor* prints the following poem. Mr. Walsh has not written the formal ode which such occasions usually call forth; he has made an interesting character-sketch and, with a skilful use of satire, he has brought the lesson of Fray Junípero's life home to present-day readers. Perhaps the poem would be improved by expansion—the ideas are so big that twenty lines are scarcely enough to allow them. But most writers err in the opposite direction, and the poem is complete as it stands, an admirable example of epigrammatic expression. "Took their souls like scalps upon your sleeve" is a phrase not readily forgotten.

To Fray Junípero

(1713-1913)

By Thomas Walsh

You who in Palma paced the cloister paving
And taught the Subtle Doctor in the schools,
Yet left your tranquil isle, the tempests braving,
To face the tomahawks and jeers of fools.

Junípero, ha! ha! you wept and shouted
And tore your bosom with the jagged stone
When the poor Indians at your sermons doubted
The clearest things philosophy had shown.

You lasht your shoulders and to blazing torches
Laid bare your breast—to make the brutes believe;
Junípero, you limped to heaven with scorches—
But took their souls like scalps upon your sleeve.

I wonder would you try your syllogisms
From Scotus if you came unto the tribes
That fill the air with fads and frills and schisms,
Or with your scourge and torches meet their gibes.

You may be certain many would debate you
Among the learned sachems of to-day;
Tho few are likely now to imitate you
And hurt themselves to bring their tribes to pray.

The Smart Set has, especially during the last few months, been printing a large amount of notably good verse. But not even its most devoted admirers would call it Puritanic—indeed, it has been criticized for its occasional latitude of expression. Therefore the following poem—by its editor—comes as a pleasant surprize. Mr. Wright's lines are strong and wholesome; their hearty masculinity comes as a rebuke to the decadents. The ultimate line of every stanza has the force of a sword-thrust.

Song Against Women

By Willard Huntington Wright

Why should I sing of women
And the softness of night,
When the dawn is loud with battle
And the day's teeth bite,
And there's a sword to lay my hand to
And a man's fight?

Why should I sing of women? . . .
There's life in the sun,
And red adventure calling
Where the roads run,
And cheery brews at the tavern
When the day's done.

I've sung of a hundred women
In a hundred lands:
But all their love is nothing
But drifting sands.
I'm sick of their tears and kisses
And their pale hands.

I've sung of a hundred women
And their bought lips;
But out on the clean horizon
I can hear the whips
Of the white waves lashing the bulwarks
Of great, strong ships:

And the trails that run to the westward
Are shot with fire,
And the winds hurl from the headlands
With ancient ire;
And all my body itches
With an old desire.

So I'll deal no more in women
And the softness of night,
But I'll follow the red adventure
And the wind's flight;
And I'll sing of the sea and of battle
And of men's might.

R. Gorell Barnes's "Love Triumphant and Other Poems" is a volume of thoughtful verse recently published by Longmans, Green & Company. The poem from which the book takes its name is a well-sustained composition, but its beauties are conventional, if not trite. What chiefly justifies the book is "The Express," of which we quote three stanzas below. Many poets have endeavored to put into verse the splendor of the railway; no one of them has been so successful as Mr. Barnes. There is convincing realism in his first stanza, and his whole poem is rich in music and imagination.

The Express

By R. Gorell Barnes

When a stillness reigns in the country lanes
And the wayside station's bare,
Stirs a faint far hum that seems to come
From the spirits of the air;
And the long rails thrill with a murmur till
There's a bursting shell of sound,
A clattering roar, like the rumble of war,
And a trembling of the ground—
A scudding blast that has come and passed
With a shriek as of tortured souls,
And along the track is the echoing back
That slowly to silence rolls.
It is I the proud, the strong,
I who sway the lives of men,
Beating out my deathless song
As I speed through field and glen. . . .

. . . I chime the hare-bell as I scud through the dell,
And I am the first to spy
In the spring of the year where the snowdrops peer
And the primrose clusters lie.
There's nothing can be that is hid from me,
For I glance into cottage and field,
And Nature's design is mine, is mine,
And her mystery all revealed:
And I love to play in my boisterous way
With the dress her fancy weaves,
As I rattle along with a dancing throng
Through the home of the autumn leaves.
But little I care for her winsome air
And her anger breaks in vain,
For the snowdrifts I fight with a Titan's delight
And the blustering gales disdain
And defiantly dash through the batter and splash
Of the wayward moods of rain.
O'er the hill, along the plain,
Through the forest speeding,
On the prairie's stretching miles
With fierce hunger feeding,
I am where the bison was,
All the earth exploring,

Through the gorge and to the heart
Of the mountain boring,
'Cross the river, by the sea
Onward rushing, roaring. . . . . . .

. . I am weighted down with the spoils of the town
And the harvest of the field:
Gaunt Famine shrinks back at my sudden attack
And Plenty stands there revealed.
Tho I travel afar as the servant of War,
I am foster-mother of Peace;
I bind the world's charms on her outstretched arms
And bring to her power increase.
In my strength and my pride am I deified
As the emblem of mortal command,
For I spread o'er the world with the banner unfurled
On the march of a mighty band,
And lead a great train, like a thought through the brain,
To illumine the darkest land.
The chimney tall starts up at my call
And the factory whistle screams,
As from slumber I wake the shores of the lake
And shatter the valley's dreams.
I am clad in the dress of stern usefulness,
And I build with a tyrannous rage:
In my pride I roll on over all that is gone
And I reck not of Beauty nor Age.
For I am Progress, I am Power,
I am the spirit of to-day:
I fell the forest, clear the glade,
I drain the marsh and crowd the earth.
I roll onward, ever on
Down my God-appointed way,
Herald of the breaking morn,
Calling to a nobler birth
All the forces yet unborn
And the greatness still to be.

It is always pleasant to announce the publication of a new book by Madison Cawein. This time it is called "Minions of the Moon," and the publisher is the Stewart & Kidd Company, of Cincinnati. Mr. Cawein is a nature-poet who is not ashamed of the name. He is in love with trees and flowers and birds, and he records his love in songs that are fresh and graceful and charming. Here are some typically graphic and sympathetic stanzas.

The House of Moss

(Built by a Child in a Deep Forest.)

By Madison Cawein

How fancy romped and played here,
Building this house of moss!
A faery house, the shade here
And sunlight gleam across;
And how it danced and swayed here,
A child with locks atoss!

I pause to gaze and ponder;
And, whisk! I seem to know
How in that house and under,
The starry elf-lamps glow,
And pixy dances sunder
The hush when night falls slow.

Oh, that a witch had willed it
That those child-dreams come true!
With which the child-heart filled it
While 'neath glad hands it grew,
And dim, amort, it builded
Far better than it knew.

For Middleage—that wandered
And found it hidden here,
And, pausing, gazed and pondered
Knowing a mystery near—
A dream, its childhood squandered,
Or lost, gone many a year.

Had not Time so distorted
My vision, haply I
Had also viewed, wild-hearted,
Dreams which that child drew nigh,
And to the world imparted
Strange news none dare deny.

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Mutton Broth
Ox Tail
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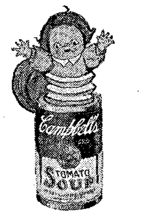

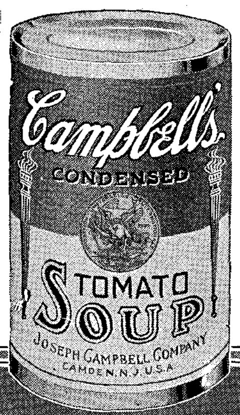

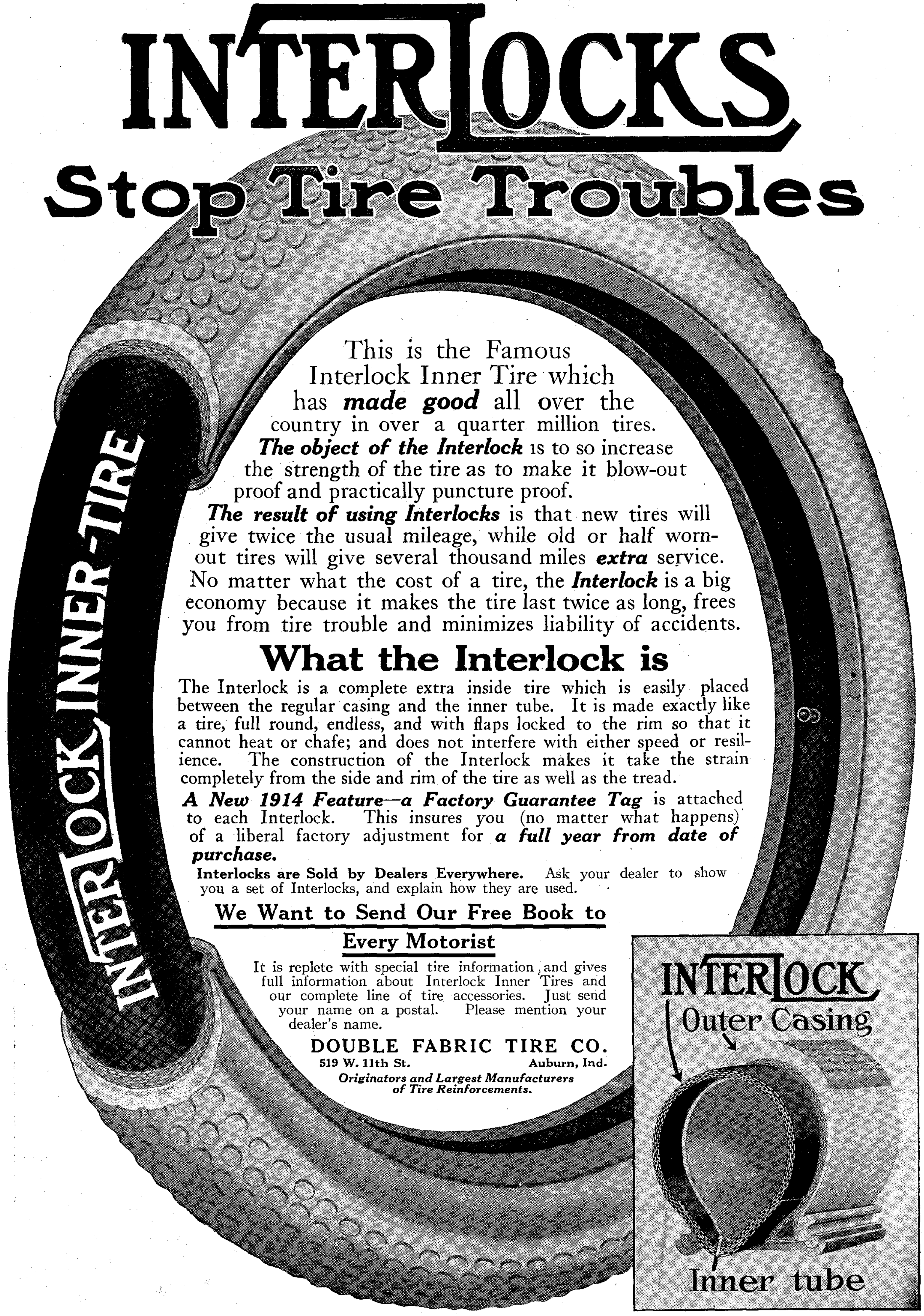

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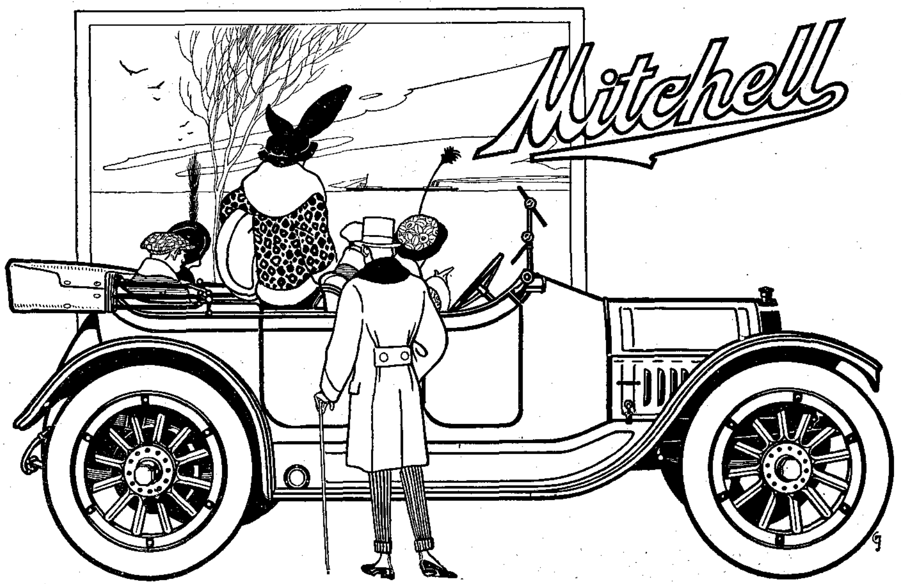
PERSONAL GLIMPSES

THE RISE AND FALL OF KUEHNLE

THE prerogative of Louis Kuehnle, for a long time political boss of Atlantic City, came nearer to being absolute than that of any other man in the country's history, if we are to believe current newspaper reports. The New York *Sun* says that if you were to take all the power ever exercised by Boss Tweed, the Philadelphia gang, the Pittsburg ring, Abe Ruef in San Francisco, and Tammany Hall, and concentrate it in one man you would still fall a little short of Kuehnle's clutch on Atlantic City. Nothing was done without his nod of approval, and his friends were amazed the other day when a prison sentence for voting as a Water Commissioner to award a contract to a company of which he was a stockholder was affirmed by the State court of last appeal; they had never believed such a thing could happen. Many respectable citizens had become reconciled with Kuehnle's rule; they had had him for thirteen years and regarded him as a sort of necessary evil. He had personal friends and backers among the respectable who actually grieved over his downfall, which was accelerated by President Wilson during his term as Governor of New Jersey. Some idea of how the people of the city felt toward him may be had from a *Sun* correspondent's story of a little incident that occurred on the day Kuehnle heard the news of the court's decision and made up his mind to "take his medicine." Here it is:

> A big, broad-shouldered man turned from a group of men standing at "The Corner" at six o'clock in the evening with: "Well, I guess we'd better be going to dinner; come along, Jerry." And he walked slowly down Atlantic Avenue. At the mention of the name "Jerry" a very old, wire-haired terrier which had been sitting at the feet of the big man arose, wagged the stump of a tail, and then walked slowly at his side.
>
> As the two started it seemed as if nearly all the other activities ceased on the broad thoroughfare for several blocks in both directions. The group of men just left stood as if spellbound, gazing after the pair. Pedestrians on the sidewalks on both sides of the street stopt, stared, and whispered, wonder showing in every look.
>
> Chauffeurs leaned and peered from their taxis; drivers craned from buses and hacks; faces appeared at doors and windows all along the line. Even the motorman of a passing trolley-car applied his brake so that he might stare in safety. The most unobserving of strangers must have perceived that something extraordinary had occurred or was about to occur; to one with knowledge it was a scene of dramatic intensity.
>
> For nearly every night of thirteen years the big man had been seen at the same hour taking that walk followed by the little dog; in the years it had become so



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The Mitchell Big Six is a six-cylinder car of sixty horse-power—144-inch wheel-base—seven-passenger capacity. It has 37 x 5 inch tires, Timken roller bearings front and back, perfect springs and luxurious upholstering. It is the biggest, the greatest and the sweetest-running car for the money in existence. And it sells for only **$2,350**

The Mitchell Four is a four-cylinder car of forty horse-power—120-inch wheel-base—five-passenger capacity. It has 36 x 4½-inch tires, Timken roller bearings front and back, perfect springs and refined, beautiful lines. It cannot be duplicated for less than $2000. But it sells for only - - - - - - - - - - **$1,595**

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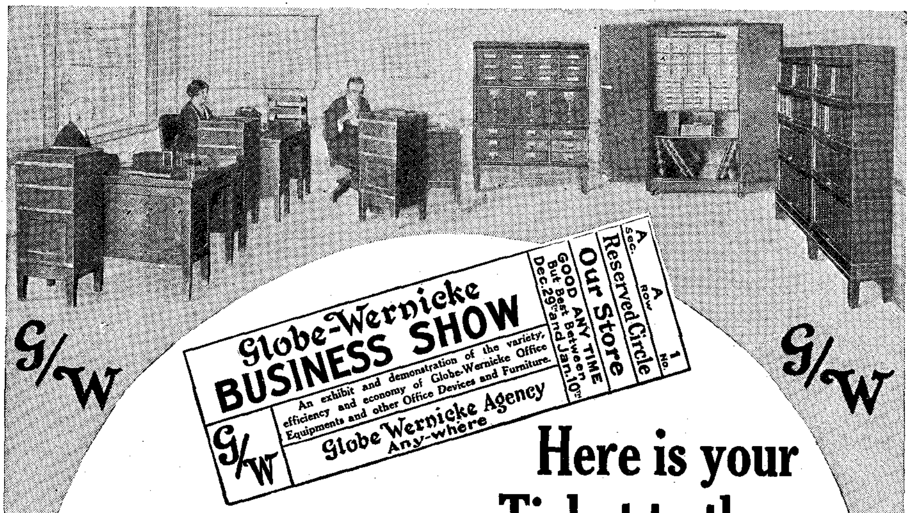
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familiar to all as to cause hardly more than a passing remark, but on this occasion for a particular reason it had become an act of such interest that every swing of the big body was studied, every wave of the big hand at the end of a powerful arm was registered, every move of the man, and the dog for that matter, was commented upon.

The walk of the big man was hardly more than 200 feet, but it was interrupted on an average every ten feet, and each stop added to the interest of the onlookers. An automobile swung up to the curb and a gray-mustached man of the banker type jumped out with outstretched hand.

"What's this I hear, Commodore!" he exclaimed as their hands clasped. "Surely something can be done. Can I do something? How about the ——?" and then came a whisper in which the emphasis on words like "Supreme Court" and "writ" made them audible.

"No use," came the answer from the big man, followed by a short, mirthless laugh. "No use; I've got to take it—thank you, but——" He turned and waved his hand to the man left standing, who was shaking his head.

"On th' level, Commodore," came an awed greeting a few feet further, "on th' level, is it——?" There was a shorter conversation. "My laws, Comdoah," was the next, "what's this they a-sayin' 'bout——?" Conversation was begun at each interruption by an exclamation and ended with the question, "Can't something be done?"

It might be in concise English or in slang, in dialect or polished phrase, but it was all alike and to each came the answer, "It's no use; I've got to take it—thank you," until the big man and the little old dog disappeared into a dark hallway, where, on the floor above, they live in a modest flat.

Kuehnle says his sentence was procured on a technical charge upon which many office-holders could be convicted, and boasts that Atlantic City has had extraordinary growth since he took the political reins. The *Sun* man reviews his career thus:

Kuehnle evolved himself into a political boss of the absolute type and became one before any one else knew it or perhaps even he was conscious of it. He is fifty-six years old, unmarried, and came to Atlantic City from Egg Harbor on September 1, 1875. His father was a hotel man, owning one big hotel in Egg Harbor and another in Atlantic City—Kuehnle's hotel, the corner at Atlantic Avenue and North Carolina Street.

Louis Kuehnle took charge of the Atlantic City hotel and ran it until 1907. He was a typical country-hotel man, and the three-story frame building where the destinies of Atlantic City were settled for so many years is an old-fashioned place with resort modifications in the way of lunch counters and oyster bars.

Kuehnle ran it from barroom to dining-room in the old-fashioned way, and there he made his first acquaintance with the voters. He was liberal by habit, always free with his money, ready to help the needy at all times.

He does not remember just when he went into politics. He just met people day after day, and because of his open-hearted liberality made them his friends. He is not a man of dissipations of any sort, but he is a hail-fellow-well-met in other ways. He could have had no political ambitions at first because he was a Democrat in the early days, and a Democrat does not stand much of a chance in the banner Republican county of New Jersey unless the Republican leader says so.

The late Louis P. Scott, a brilliant politician, was the Republican leader of Atlantic City when Kuehnle grew to manhood, and with ex-Congressman John Gardner, recently retired, and Smith E. Johnson ran the county. The triumvirate divided patronage and controlled destinies, and Kuehnle attracted Scott's attention. The late F. P. Stoy, then Mayor of the city, appointed Kuehnle as a Democrat to the non-partizan Board of Water Commissioners fifteen years ago, and Kuehnle emerged from his first term a Republican.

Scott began to allow the power to drift away from him and, to protect himself, made Kuehnle and State Senator Edward S. Lee his lieutenants. In the course of a few years Scott died and his two lieutenants began to fight for his place. Kuehnle won.

Kuehnle became leader about the time Richard Croker was telling the Mazet committee in New York that he was "for my pocketbook every time," and he seemed to adopt that as his motto. He worked it along with a most ambitious program for the improvement of the city.

"A bigger and better Atlantic City" became his war-cry. "Boost, don't knock," was another. Criticism under that plan became an attack on the city. Hotelkeepers would shudder as peripatetic reformers would raise their voices. "It will hurt the town," said they. "Don't spoil the season."

In line with his policy Kuehnle immediately started to make Atlantic City bigger and better, and now it must be admitted that he leaves it much bigger and better in an architectural sense than it was before. True, it has been asserted that one out of every three dollars expended in beautifying the city failed to attain the object for which it was appropriated, but the two other dollars were made to work.

He wanted a bigger and better Boardwalk and he got it. He wanted a sewage system and he got it. There was a telephone monopoly, and he broke that up by starting an opposition company now controlled by the independent telephone system. The electric lighting was unsatisfactory and expensive. Kuehnle got back of a company which started up in opposition and brought down the price.

Gas was selling around $1.25 a thousand feet, and Kuehnle organized a gas company, which in the end brought gas down to 90 cents a thousand.

The street-railway service was unsatisfactory, and Kuehnle organized the Central Passenger Railway Company, ultimately sold to the Atlantic City and Shore Company, but it gave Atlantic City first-rate street-railway transportation. He organized a hot-water heating company, which did not make a success.

Street paving had been a controversy for years in the city. As the beach fronters pay the taxes while the meadows do

Get Out Your Winter Garden Tools

When the ground is frozen you can't dig in the dirt, but you can sit beside the fire and draw plans of the garden that is to be—and that's what you should do. Then when the sap begins to run you'll be ready to get busy with

The Summer Garden Tools

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And then there's the hen: Stop thinking of poultry in terms of dollar-a-dozen eggs and forty-cents-a-pound broilers. Be your own producer and middleman. A few square yards in the back yard is all you need to start. You are not going into business and don't require a $10,000 poultry plant. You merely want to raise eggs and broilers for your table.

There's a chicken expert now planning to start a chicken family for you to watch. Week by week he will tell you the history of that brood, from the breeders to the egg, the hatching, rearing the young chicks, feeding them, doctoring them, bringing them up until they begin to lay. You can't go far wrong on the poultry question with the history of this family before you.

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Engineer T. P. Howard, of the "California Limited," has carried a Hamilton for years with entire satisfaction

the voting, the beach feared the cost of paving the streets. Kuehnle went in for paving, and indirectly started the crusade which led to his conviction. He fought for paving, first bithulitic and then asphalt, and he won out.

Atlantic Avenue is magnificently paved, and so are the other avenues and most of the streets. It cost the city heavily, but the resort has better streets.

In all these public improvements Kuehnle received a reward. The companies he organized all sold out at good figures, for they had no difficulty in obtaining franchises on liberal terms, and he amassed wealth. They were not his only sources of income, however.

There was the little matter of the Consumers' Brewing Company, which brings up another feature of the old political methods of Atlantic City.

Kuehnle controlled the City Council, which was the center of all power in the city. It exercised every municipal function. It awarded all licenses and all privileges. Among other things, it awarded all contracts for improvements and passed upon all bills.

Consumers' Brewing Company beer became very popular immediately. It was generally reported, without absolute certainty, that if a hotel man wanted to get along, have his license renewed, and escape trouble he would take a step in the right direction by buying Consumers' beer. He did and the brewery made money; so did Kuehnle.

He went into banks and was for a time a director, as he is now a stockholder, of five banks, trust companies, and safe-deposit institutions; and these concerns flourished. Thousands of people feared him or sought his favor, and it was just as easy to do business with his banks as with others. He became interested in other companies which supplied public necessities, and they, too, prospered. To proceed:

While fortune favored him personally, it goes without saying that Kuehnle always kept his machine well greased. He made money, but he was willing to share it with lieutenants, and they all prospered.

He reached out into the county early, because the county has a very important influence on Atlantic City. He insisted that he should always name the Sheriff, and as a matter of fact alternated two men in that office for years. He had the naming of the prosecutor and of course the Judge. He hasn't got the Judge now by any means.

Mr. Wilson when Governor, two years ago, sent a very keen, capable Judge in Samuel Kalisch, of the Supreme Court, down from Newark to try Kuehnle.

Kuehnle wanted the county law officers, because Atlantic City did not want unfavorable consideration in one important thing. The beach front, or a great part of it, was strong in the belief that it must be allowed to sell liquor on Sunday. One part of it also believed there should be opportunity for those inclined to gamble and was in favor of winking at other irregularities.

With hostile courts there was much danger, so that Kuehnle did not lose any

GREAT BEAR SPRING WATER
50c per case of 6 glass stoppered bottles

power because there were few prosecutions for such violations, few true bills found by grand juries selected by the Sheriff or fewer verdicts by petit juries, also selected by the same official.

There is no doubt that all this favor was commercialized and that some one made a great income from the annual secret taxes so imposed.

When it came down to practical politics recent trials in which many convictions were had are illuminating. The system in vogue here has been denounced as the rawest ever known in the country.

Votes became merchandise, just as a pound of sugar or a yard of calico, and there was no concealment of the fact. It has been testified that $2 was the ruling price for each vote, and there was no cut in the price for repeating.

Once men stood in the middle of Atlantic Avenue with overcoat pockets crammed with $2 bills and handed them out. Later that became inconvenient because of the new ballot system, and they hired store buildings for the purpose.

It was testified at a recent trial which resulted in the conviction of Tom McDevitt and young Amoy that a store was hired in one ward and fitted up with a counter. There were a cashier and a bookkeeper. Each seller of his vote would come in and receive a sheet of carbon paper the size of the regular ballot and a sample ballot. He had to take his carbon and the sample into the booth with him and superimpose the regular ballot on the carbon over the sample ballot. His markings were then registered, and when he returned to the store if the markings were right he received his $2.

If he wanted another ballot he could get it and try again. One negro who was convicted swore that after repeating in Philadelphia and Camden elections in the morning he came to Atlantic City and voted fifteen times, receiving $2 for each vote.

The repeaters were taken around in gangs of twenty, riding together in trolley-cars. As they went from ward to ward they would exchange hats and receive names under which to vote.

In one ward they voted forty-six dead men in one election. There were never objections, protests, or investigations. "What do you want to do—injure Atlantic City and hurt business?" silenced outcry.

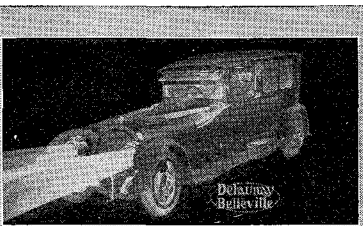
So long as Kuehnle's activities were confined to contracts and concessions made by the City Council he could not be touched. No one ever accused him of election irregularities, because as leader he left that work to his lieutenants, and the negroes were always voted solidly by their leaders.

Each municipal activity was in charge of a different man and everything was systematized. There could not be any trouble and would never have been any trouble if it had not been for a stranger, so Kuehnle's friends say. They are very bitter against William I. Cherry to-day, and Kuehnle himself has no warm feelings toward that energetic Tennessean.

Cherry appeared in Atlantic City about seven years ago, representing a bithulitic company anxious to obtain contracts for

(*Continued on page 1293*)

Sliced Oranges with a dash of Abbott's Bitters are appetizing and healthful. Sample of bitters by mail, 25 cts. in stamps. C. W. Abbott & Co., Baltimore, Md.



A Car to Suit Every Requirement Can Be Found Equipped with

Westinghouse Electric Systems
Starting—Lighting—Ignition

There are now twenty-two of them; here is the present list; more will appear later.

* A. C. Barley Co., "Halladay"
* Bartholomew Co., "Glide"
† Brewster & Co., "Delaunay-Belleville"
† J. I. Case T. M. Co.
† Chadwick Engineering Works, "Great Six"
† Chandler Motor Car Co., "Light Six"
* Crawford Auto Co.
* G. W. Davis Motor Car Co.
† Dorris Motor Car Co.
† F. I. A. T.
* Herreshoff Motor Car Co.
† Hupp Motor Car Co.
* W. H. McIntyre Motor Co.
† Marion Motor Car Co.
‡ Moreland Motor Truck Co.
† Norwalk Motor Car Co.
* Oakland Motor Car Co.
† Palmer & Singer Mfg. Co., "Brighton Six"
† Pierce Arrow Motor Car Co.
† Pullman Motor Car Co.
§ Stevens Duryea Co.
‡ Wichita Falls Motor Co.

* *Starting, Lighting, and Ignition.* † *Starting and Lighting.* ‡ *Lighting and Ignition.* § *Lighting Only.*

Westinghouse Electric Systems were selected because:

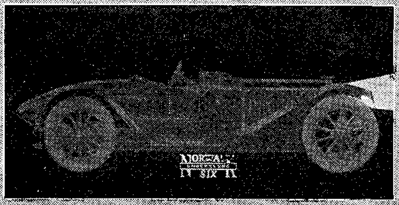
These systems are made by a Company with a world-wide reputation, whose name on electrical apparatus is accepted everywhere as a guarantee.

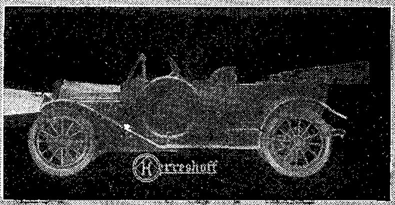
Simplicity, the hall-mark of experience, characterizes the construction. Only one wire instead of two for each connection. There are no current or speed regulating devices to get out of order—the current is self-regulating.

The generator is permanently connected to the engine—no clutches. Thorough service tests by the car builder prove the reliability of these systems and the good service they give under all conditions.

Last but not least—Real service in the field follows the sale.
Full information on request.
Sold to automobile manufacturers only.

Westinghouse Electric & Manufacturing Company
Automobile Equipment Department
Main Office, East Pittsburgh, Pa.
Forty-four Offices: Service Stations in Principal Cities





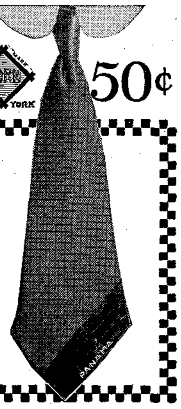
PANAMA REPP 50¢

You are well dressed if you wear this pure silk cravat.

Look for the name "Panama" woven in the edge of each scarf.

Sold at all good furnishing shops.

W. O. Horn & Bro.
846 Broadway, N. Y. C.



The "BEST" LIGHT

Safe, powerful, brilliant, steady and cheap—five reasons why you should replace expensive electricity, unpleasant oil, and wasteful gas with the most efficient of all lights—the "Best" light. Agents wanted everywhere. Write for catalog today showing over 200 different styles.

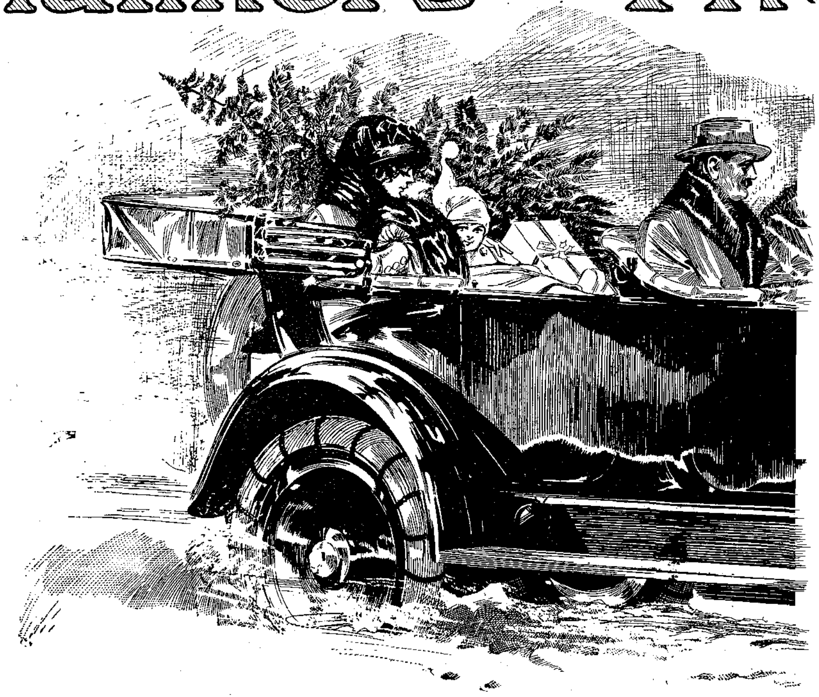
THE BEST LIGHT CO.
92 East 5th St., Canton, O.

BROWN'S Bronchial TROCHES
For Hoarseness

Never fail to promptly relieve loss of voice, coughs, sore throat. Invaluable to public speakers and singers.
25c, 50c, $1.00. Sample Free.
JOHN I. BROWN & SON Boston, Mass.

Chalmers—Th

$2175	
Fully equipped, f. o. b. Detroit	
Roadster	$2175
Four Passenger	2175
Five Passenger	2175
Six Passenger	2275
Coupe	2850
Limousine	3600
All bodies interchangeable	
Five wire wheels $80 extra	



In Record Time the Master "

Public opinion has endorsed our own belief in the new Chalmers "Six."

Record Sales prove the New "Six" the most popular of all Chalmers cars. East, West, North and South, this Master car has leaped to instant favor.

We began shipping 1914 cars the last of August. In September we received twice as many orders as we could fill. In October we shipped 1,111 cars—the biggest sin
month's sales in the history of the Chalm
Company. In November we had m
orders on our books for the new "Six" th
for any other model we ever built. In I
cember, instead of slowing down for
winter, we are running the big Chalm
factory full force. The country ov
Chalmers dealers have been unable to
all their orders.

Read What These Owner

Price Doesn't Indicate Real Value

I did not believe there was a car built at anything like the price that would do what this wonderful "Six" does. All I can say is that everything you claimed for it has been fulfilled in performance—and then some.

It climbed such hills on high as I never believed a car could mount. The motor is practically noiseless. The new one-motion electric starter can be described by only one word, "perfect."

You have brought into my life a factor of enjoyment for which the money I have paid for it does not begin to compensate.

W. L. HARRIS, President
New England Furniture & Carpet Co., Minneapolis, Minn.

Chalmers-Entz Starter Works Perfectly

I wish to express my pleasure and satisfaction in the new 1914 Chalmers "Six" which you recently sold me. I have tried this car out very thoroughly; have been away on several long trips over bad roads, and have yet to find a cause for complaint. I wish to state my appreciation of the perfect working of your new self-starter. Not once since I have had this car has my chauffeur had to leave his seat to crank up.

To sum up, it is a comfortable, luxurious, and in every way a satisfactory car.

BERNARD LOWENTHAL, President
Acme Lace & Embroidery Co., 100 Fifth Ave., New York.

Equals Highest Priced Cars

The Chalmers Model 24 "Six" you delivered to me October 11 has been in use every day since without trouble.

I have driven several high priced cars, and consider the performance and looks of the new Chalmers as good as any car at four or five thousand dollars.

W. A. CHEATWOOD
1511-1513 E. Main St., Richmond, Va.

Didn't Know He Had Tools

You may be interested in knowing how the Model 24 in which Mrs. Tucker and I left your factory Saturday evening last, has behaved. We encountered rain, mud and heavy sand all the way from Ypsilanti to Terre Haute, Ind., yet reached Mattoon, a distance of almost 500 miles, with no trouble at all. Never had any of the tools out. In fact, I did not know what tools there were. The starter never failed.

Mrs. Tucker drove the car a portion of the time with the greatest ease.

E. B. TUCKER, Secy.
Daily Journal-Gazette, Mattoon, Ill.

Car Itself Better Than Our Claims

The 1914 Chalmers "Six" is, in my opinion, a better car than any other make on the market at the same price.

I bought your Model 24 without a demonstration
was convinced it was the car I wanted and that it w
ride smoothly and easily. I am more than pleased,
has demonstrated itself beyond my expectations.

J. M. REYNOLDS
300 Chestnut Street, Philadelphia

The Best Car for the Price

After driving my new Chalmers "Six" nearly
miles I am even more pleased than when I first rec
it. As you doubtless know, this mileage has been
tributed over not only state highways but also co
roads of all kinds through the Adirondacks and
shires.

Its hill climbing ability, flexibility and general q
ness of operation are particularly commendable.
electric starter and lighting system operate perfectly

I consider it the best car for the price on the market t

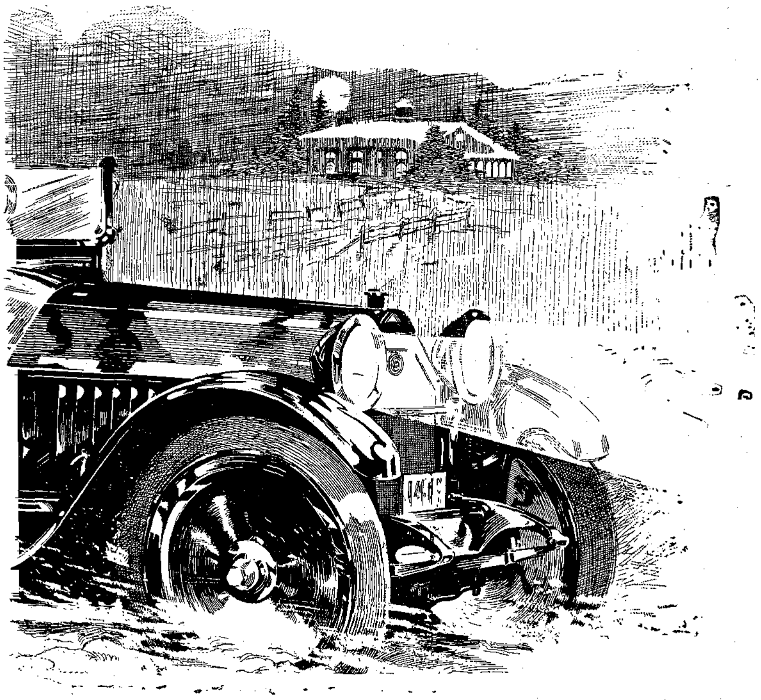
W. M. DEMING
General Electric Co., Schenectady,

New "Six" Motor is Ideal

The new "Six" is the most complete and best all-a
designed car that has ever been produced and I am
than pleased with the whole appearance. The mo
ideal. The electric starter is a masterpiece. You
reduced everything to its simplest form.

GEO. B. POOLE, 70 Kilby St., Boston,

aster “Six”



Master “Six” Features

Non-Stallable Motor
Six Cylinders—All moving parts enclosed
Electric Starter—Silent Entz System
Valves of Chalmers Tungsten Steel
Clean Running Boards—Tires carried in rear
Gasoline Tank—Leak proof—rear suspension
Wide Doors—Fitting flush—no mouldings
Stream Line Body—Tapering bonnet
Molded Oval Fenders
Four Forward Speeds
Eleven Foot Wheel Base
Interchangeable Bodies
Electric Driving Lights—High and low power
Left Side Drive—Right Hand Control
Big Tires—36" x 4½". Underslung springs
Concealed Electric Vibrator Horn

Has Sold Itself to the Nation

his phenomenal sales record is simply the lt of unusual value in the Master “Six.”

or the 1914 Chalmers “Six” sells itself.

e have made strong claims for the new ”—claims that have caused a sensation e motor world.

et every claim has been proved.

he Chalmers Standard Road Test reveals Master “Six” through a course of sprouts ch can neither hide its defects nor exaggerate its virtues—a trial such as not one owner in a thousand would give his car.

This is the plan by which the Master “Six” has sold itself to the nation.

Here are extracts from a few of the scores of letters we have received from owners of the Master “Six.” Read how this great new car is making good wherever motor cars are used. And please feel free to write any Chalmers owner. We rest our case for the new “Six” with the opinions of the people to whom it has sold itself.

About the Master “Six”

refers Master “Six” to Any Other

six-cylinder Model 24 has given satisfaction far my expectations.

pleasure I have had with it is such that I would end it to any of my friends who are considering chase of an automobile at any price.

DAVIS PEARSON
904 Walnut St., Philadelphia, Pa.

eeds Only One Transmission Speed

new Chalmers “Six” is designed to meet the of anyone who wants a good car of moderate price up-keep. Nearly all people have ideas as to what to be in a good machine. I believe that the new ust about fills the bill.

erson who never owned an automobile or drove uld throw the switch and start the “Six.” The ed disc clutch makes it easier to make a good start bad one. Not a jerk to it. Some of the speeds seem ssary. I have started on any of them, but I sup- hat when you are in the mud, sand or water they to be used. Its speed capacity is more than I care key with.

F. H. ROBERTSON, Sec. & Treas.
Hartford Western Land Co., Wichita, Kans.

Every Claim Fulfilled

My beautiful Chalmers Car is giving the very best of satisfaction and service. It is all that you represent it to be.

FRED A. MAILANDER, Pres.
The Mailander Co., Waco, Texas.

New “Six” Best Buy on the Market

In the thirty days since I received my Chalmers “Six” it has fulfilled every claim made for it. I have driven it over 1000 miles; I have thoroughly enjoyed every mile of it.

One of the first trips taken was through very heavy roads, but that made no difference. It pulled through 35 miles without my once shifting to a lower gear.

This car in my mind is the handsomest on our streets.

I conscientiously believe that you have in the new “Six” the best automobile “buy” on the market regardless of price. It looks as if your success this season depends merely upon being able to supply cars to fill your orders.

W. E. EGLE, Waterloo, Iowa.

Easy Riding; Strong Pulling

I surely appreciate the ease with which my Chalmers “Six” carries itself over the rough pavements of our city.

The engine is a marvel. Its pulling qualities are simply wonderful. Its ability to throttle down on high speed is something in which the prospective buyer should be more interested than that the machine can run 75 miles an hour on high. The steering gear makes it glide around corners as though it were automatically controlled.

ALFRED B. KOCH
The LaSalle & Koch Co., Toledo, Ohio.

You cannot be sure of getting the best automobile value unless you examine carefully the merits of the Chalmers Master “Six” and make a careful comparison with other cars. We offer you the way to such examination and comparison—The Chalmers Standard Road Test. Any Chalmers dealer will be glad to give you this test at your own convenience. Catalog on request.

Chalmers Motor Company, Detroit

DELCO

ELECTRIC CRANKING LIGHTING IGNITION

A Delco Equipped Car Has Won the World's Greatest Automobile Honors

An American motor car equipped with the Delco Electric Cranking, Lighting and Ignition System has been awarded the famous Dewar Trophy by the Royal Automobile Club of England.

The Delco system itself did not win this highly prized trophy, but it was so severely tested in the trials, and the record it made was so remarkable, that some facts regarding it are bound to be of interest to motor car owners.

The trials that determined the award of the Dewar Trophy involved driving 1,000 miles over all sorts of roads at an average speed of 19.5 miles an hour. *This is somewhat misleading, however, as an exceptionally high rear axle gear ratio was used throughout the trial and the actual speed at which the electric generator was driven was the equivalent of only 13.2 miles per hour with a standard rear axle.*

During the entire trial which lasted 66 hours and 17 minutes, or more than three days and two nights, all electric lights were burned continuously.

Actual driving time, however, was only 51 hours. For over 15 hours all lamps were burned while no current was being generated. The cranking device was used 130 times, an average of once every 30 minutes during the entire 66 hours.

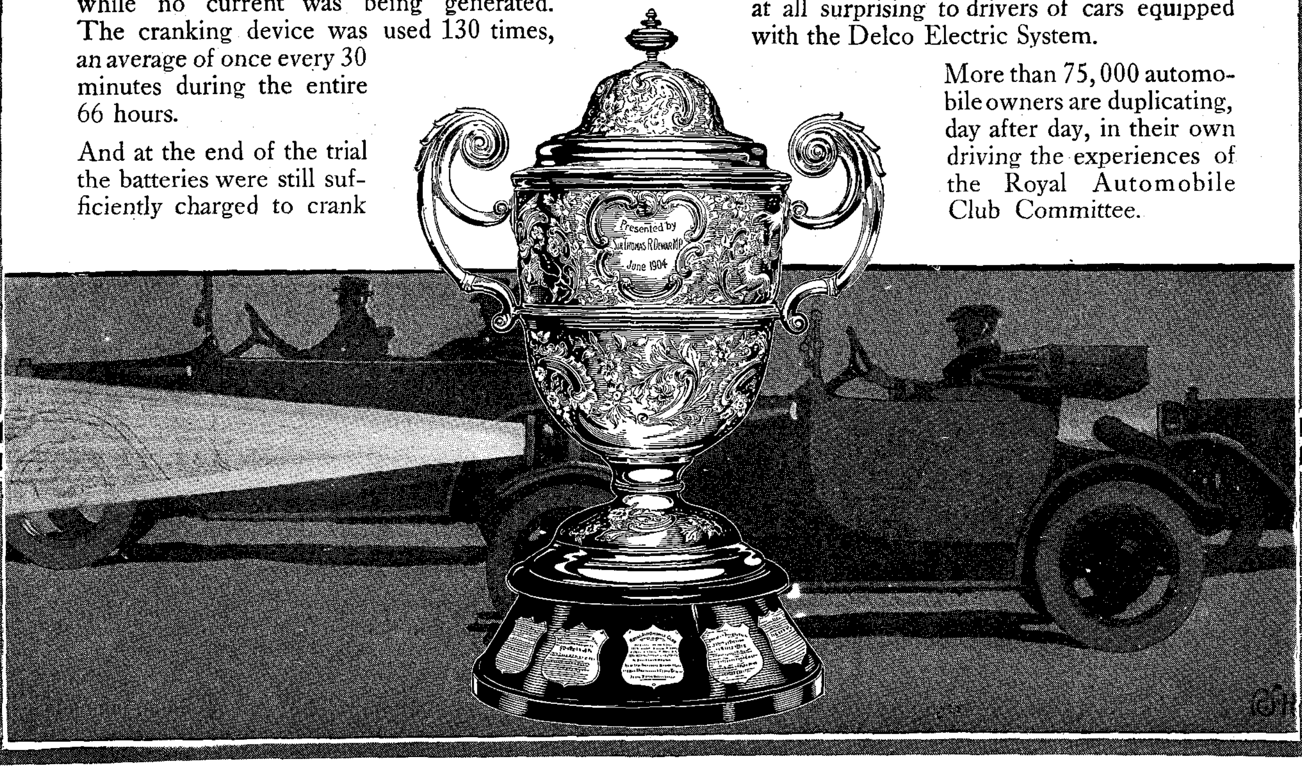
And at the end of the trial the batteries were still sufficiently charged to crank the engine 1,000 compressions and burn the side, tail and speedometer lights 20 additional hours.

In other words, in spite of the heavy and continuous drain on the batteries for over 66 hours, while the generator was being run at unusually low speed for only 51 hours, the battery was still well charged at the end of the trial.

Another very gratifying phrase of the Committee's report is found in the statement that—"IT WAS OBSERVED AND NOTED THAT THE IGNITION WAS PERFECT THROUGHOUT THE TRIAL."

And yet while this entire performance of the Delco equipment is very wonderful, it is not at all surprising to drivers of cars equipped with the Delco Electric System.

More than 75,000 automobile owners are duplicating, day after day, in their own driving the experiences of the Royal Automobile Club Committee.



PERSONAL GLIMPSES

(*Continued from page* 1289)

street paving. The Council awarded these contracts and everything went swimmingly. Cherry liked Atlantic City and concluded to make his home there. He and Kuehnle became warm friends, and in the course of time there appeared in the business world the United Paving Company. Cherry was president and Kuehnle vice-president, with other politicians and office-holders as directors and stockholders.

The United Paving Company was successful from the start and soon had contracts amounting to about $640,000. It was successful in almost every bid. There might be lower bids on occasion, but always the lowest bidders failed to come up to the specifications. Anyway, the United Paving Company got the work.

There could have been no trouble for Kuehnle in all this because he had nothing to do with awarding the contracts and he was never scotched until it came to the Woodstave water-main project. There he fell.

Atlantic City gets its drinking water from artesian wells at Absecon, seven miles over the meadows. For years the water was brought over in small pipes, and it became necessary to install one large main. The United Paving Company did not bid on this project because, according to law, Kuehnle as Water Commissioner could not receive a bid from his own company.

Frank Lockwood, a contractor of New York City, did bid, however. He was not the lowest bidder, but he won because the lowest man did not make out his specifications according to rule. Lockwood got the contract for about $300,000.

On that same day Lockwood suddenly discovered that he could not finance his contract and assigned it to William I. Cherry, who went on with the work, receiving about $70,000 in addition for allowances.

Certain things had been happening in the meantime. A reform element which pooh-poohed the ancient slogan of "Don't sling mud at our town and hurt business" had come along and started a morning newspaper and other trouble. Also Woodrow Wilson had been elected Governor of New Jersey.

The reform element, which did not care what it said, went right out after Kuehnle and his lieutenants, attacked the water-main job as a violation of the law, and turned the light on considerable political history in the county.

No one was particularly disturbed at what the "knockers" were doing in 1910, because "what could they do?" A grand jury had other things to attend to and the community feared revelations. There was no disturbance until one day a blow fell from an unexpected quarter.

The Governor, for good and sufficient reasons, chose Justice Kalisch to preside over the court of Atlantic county, and Justice Kalisch one day discovered that there was another method of obtaining a grand jury than with the aid of the Sheriff.

A grand jury could be chosen by elisors, as they are called in old English common law; that is, by disinterested citizens selected by the court where there is reason to believe that the Sheriff is an interested party.

These elisors, citizens of Atlantic City and from the county who were not members of the dominant machine, went to work and selected a group of business men and Attorney-General Wilson went to work with them.

That grand jury simply took Atlantic City as it came, and before they had finished they had returned a bushel of indictments against about every well-fortified politician in the city. Indictments came out by scores against white and black, big and little, old and young, and among the first was the indictment against Louis Kuehnle himself.

He was charged with violating the law in that he had voted to award the water-main contract to his own company. The roar that went up was strictly partizan, and Governor Wilson was accused of seeking to ruin the Republican party for selfish purposes.

Kuehnle was indicted in 1911 and in December of that year went to trial. Attorney-General Wilson prosecuted and Justice Kalisch presided.

The trial did not last long. It was shown that while the contract was in the name of Lockwood and Cherry, the bookkeepers of the United Paving Company handled all the work, and checks received from the city in pay for the work were deposited to the account of the United Paving Company. Lockwood had been an employee of the company.

Kuehnle was convicted on December 24, and in the following month of January he was sentenced to one year at hard labor and a $1,000 fine.

FROM MESSENGER BOY TO RAILROAD PRESIDENT

ALFRED H. SMITH was not widely known before his promotion to the presidency of the New York Central Railroad system. He is not one of the kind who give out interviews or make after-dinner speeches that are featured on the front pages of all the newspapers from sea to sea. Nor has his name figured in the kind of stock-jobbing deals that cause the reformers to touch off their large-bore artillery. The explanation of his being in the background is that his career has been just one hard day's work after another. Tho good-natured and affable, he is brusk in speech and quick in action, and always a hustler. Mr. Smith is first-rate proof that real self-made men are as much in demand as they were in the days of Benjamin Franklin or Abraham Lincoln. He started at the bottom, as did his immediate predecessor, William C. Brown. He grew up, so to say, in employ of the Lake Shore & Michigan Southern, following in the footsteps of Mr. Brown, who worked his way to distinction in the Lake Shore under William H. Newman. It is said that John Newall, one of the early geniuses of the Lake Shore, left upon it the stamp of his marvelous individuality and strength, and the heritage was handed

(*Continued on page* 1295)

MILDLY SPEAKING

WE'RE a bit proud of a new cigar that we're introducing.

IT'S THE

Wabon Panetela

We're making it in our wonderful new cigar factory—the big, white, show-place of cigardom. Like all **WAITT & BOND** cigars, it is made under the eyes of visitors.

It's a 10 cent cigar made especially for the man who wants **MILDNESS.** It will not suit the man of drugged nerves,—the man who smokes black and oily cigars with a kick in them,—unless he wants to get back to clear brain and steady nerves.

WABON PANETELA is for the temperate smoker. It has all the goodness of the costliest cigar and none of the morning-after nerve jangle.

It has a filler of the choicest long, clear Havana leaf that the best Cuban plantations can grow. Its wrapper is thin, silky Sumatra leaf.

And it's made in the long, slender panetela shape that is growing more and more popular with temperate smokers.

In **WABON PANETELA** we've answered the question, "How can I get real Havana cigars without a mule kick in them?"

We're packing **WABON PANETELAS** in handsome cedar packages just suited to tuck in a corner of your suitcase when you start on a trip, or for the top drawer of your office desk or library table, and ideal for gift purposes. There are 25 cigars in the box.

YOUR box will be sent by mail on receipt of $2.00. If the cigars don't meet your idea of mild, soothing, aromatic excellence after you have smoked five, return the balance and we'll return your $2.00.

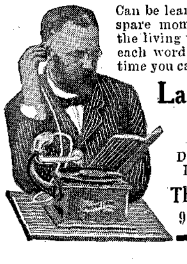
WAITT & BOND, Inc.
716 Columbus Avenue, Boston, Mass.

The Pratt Teachers' Agency
70 Fifth Avenue, New York
Recommends teachers to colleges, public and private school.
Advises parents about schools. **Wm. O. Pratt, Mgr.**

SHORT-STORY WRITING

A course of forty lessons in the history, form, structure and writing of the **Short Story** taught by **Dr. J. Berg Esenwein, Editor Lippincott's Magazine.**
250-page catalogue free. Please address
THE HOME CORRESPONDENCE SCHOOL
Dr. Esenwein **Dept. 71, Springfield, Mass.**

French, German, Spanish, Italian



Can be learned quickly, easily and pleasantly, at spare moments, in your own home. You hear the living voice of a native professor pronounce each word and phrase. In a surprisingly short time you can speak a new language by the

Language-Phone Method
combined with
Rosenthal's Practical Linguistry
Disc or Cylinder Records — Send for Interesting Booklet and Particulars.
The Language-Phone Method
902 Putnam Bldg., 2 W. 45th St., N.Y.

Four $1550

It is plain now what the public wanted

A light car of quality — powerful, staunch and fast, yet comfortable — Jeffery built it. We have accomplished in the Jeffery Four and Six that which all motor car designers have either overlooked or striven *for in vain.*

Good mechanics know that the day of the big, lumbering car is gone—the great fuel wasting, giant motors and terrific tire expense.

True, the public has bought and used such cars—in fact, two years have passed without progress toward economy and efficiency. The only changes have been in equipment and body design.

The public waited, and cars just grew heavier and heavier—no better. The majority, in self defense, bought cheap cars —not because they were good, but because they were light and economical. Quality was lacking, of course, and comfort—out of the question.

Then came the Jeffery Four and Six, each dominant in its class. Designed alike and representing the latest foreign and American practice.

The leading American and foreign engineers had forecast such cars for 1916, but Jeffery did not wait. No one thought the new and ultimate type would come quite yet—and at such a price.

They counted without the public They thought the American people demanded bulk, great size and wasted power. They counted without Jeffery, as the history of four eventful weeks will show.

Early in November the Jeffery Four and Six were announced.

Then came the demand. Telegrams from dealers selling other cars; good offers from big organizations willing to place orders for hundreds of cars. Then thousands of inquiries from prospective buyers and a flood of applications from salesmen wanting jobs.

The result? A five million dollar plant running night and day to produce the goods. But there will be no trouble about deliveries. The thousands that want Jeffery cars can get them because a plant like the Jeffery can produce them.

Now, just what did the public want?

They wanted what we have produced in the Jeffery Four. A high speed, light, mono-bloc motor, 3¾ x 5¼, counted not large in this country where many have been taught to measure horse-power by engine bulk instead of engine speed.

Yet, it is a big fellow when placed side by side with the great majority of the motors shown last month at the Paris show. Fifty-two out of eighty-six cars shown had smaller motors.

The public wanted the latest body—a Rothschild body. Not a streamline body, remember—but two years in advance of the design now used on so many cheaper cars.

The Lancia brought this design to the Paris show when streamline was popular and it caught the crowd. Rothschild took it to New York and Jeffery introduced it to the American public.

You know the rest. You've heard it talked on the streets—the highest grade car in its class in America.

The specifications tell the story

U. S. L. starting and lighting, without chains, gears or belts. Imported annular ball bearings. Speed it up to forty miles an hour, shut off your engine and coast half a mile.

Spicer universal joints, combination force feed and splash oiling system; four forward speed transmission – the lightest and easiest to operate.

High grade full floating type rear axle on imported annular ball bearings—a delight to the mechanic. Flexible leather coupling between clutch and transmission.

Vanadium steel in springs, rear axle drive shafts and front axle.

Rayfield carburetor; left drive and center control. Pressure feed gasoline tank; pump operated through cam shaft. Bosch Duplex ignition. Solar lamps with dimmer, operated by four position switch.

The Jeffery Four equipment includes Neverleek top, rain-vision windshield, Stewart-Warner speedometer, ammeter, extra demountable rim, with carrier; electrically lighted dash replete with latest attachments. Klaxet horn and complete tool equipment.

Do you want the book?

The Jeffery is a car that will delight the mechanic who takes pride in high grade materials and efficient design.

We have a booklet which will interest the mechanic or the layman. It's an unusual story, revealing some facts about motor cars that any mechanic might tell you in confidence.

Clip the coupon below and get the book.

The Thomas B. Jeffery Company
Kenosha, Wis.

I want that book which you call "The Mechanic's Ideal car."

Name ______________________

Street ______________________

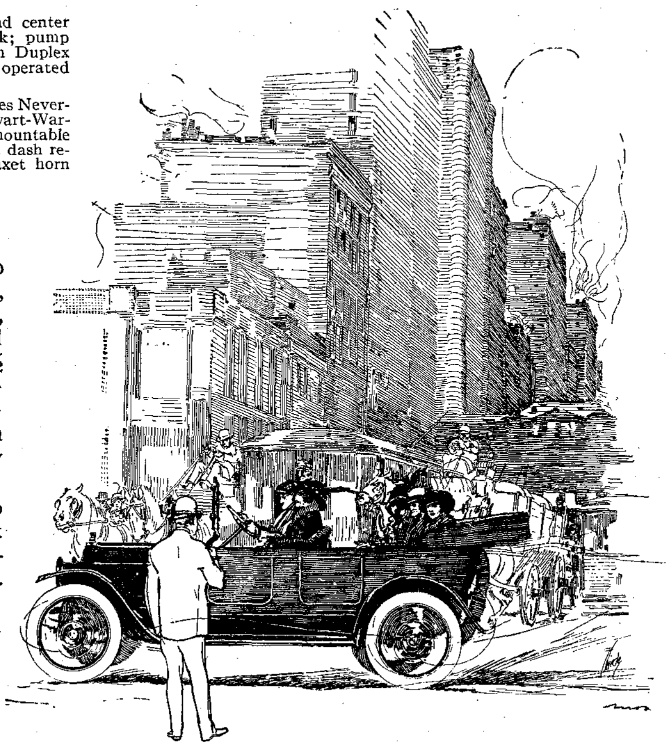
City and State ______________________

The Jeffery Six weighs 3700 pounds, with full equipment, motor 3¾ x 5¼, 48 horse-power, Bosch Duplex ignition; wheel base 128 inches; wheels 36 x 4½ and on enclosed cars 37 x 5. Rayfield carburetor; Warner autometer, ammeter, engine driven power tire pump, Rothschild body and full floating rear axle.

Five passenger touring, or two passenger Roadster, $2250. Six passenger, $2300. Sedan five passenger, $3250. Limousine, $3700.

If it's in the Jeffery
It's High Grade

The Thomas B. Jeffery Company
Main Office and Works, Kenosha, Wisconsin



The Jeffery Four. From nothing to forty miles in twenty seconds.

PERSONAL GLIMPSES

(*Continued from page* 1293)

down through Newman and Brown to Smith. The new president was for some time vice-president and general manager of the entire New York Central system, and is regarded as being well qualified for his new position. He is forty-nine and equipped with a strong physique. Here is his autobiography as told to a reporter for the New York *Evening World:*

I don't like to talk about myself. But my experience is that there is only one thing to do with a newspaper man and that is to tell him what he wants to know. Sooner or later he will find it out anyway, and you can usually avoid lots of trouble by telling him the whole story at once.

I started out to make my own way in the world when I was fourteen. My father had died and had left my mother with five children. We all worked. There were no drones in the hive.

As a little fellow I had always liked the railroads. They had a fascination for me. So after I had gone through the grammar school and had taken part of a high-school course, I thought I was ripe for a business career.

I obtained employment as a messenger boy in the Lake Shore offices in Cleveland at a salary of $18 per month. I tried to make myself useful and gradually picked up the routine of the stationery department until I was made an assistant clerk in that department.

From the stationery department I went to the purchasing agent's department, and there I ground out a routine for four years. I would meet the same salesmen month in and month out—a sort of mechanical existence that galled me. I couldn't see anything for me in the future in this department. I seemed to be up against a dead wall, so I resigned to take a fresh start.

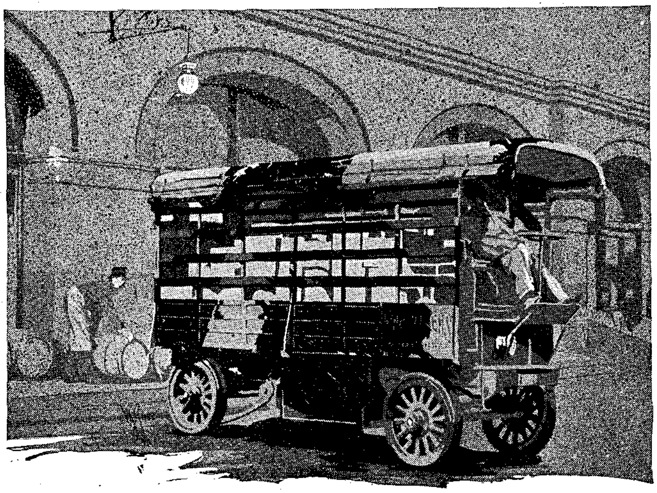
I had not lost my love for railroading. I looked over the field and determined that the proper way to begin was in the mechanical or operating branch. I went to work in a construction gang on the Lake Shore.

And here let me say that a man's work must be congenial to him; he must love his task or there is a poor prospect of success for him in that branch. If his work isn't congenial, if he doesn't feel that he can put his whole soul into it, he will not be rendering the best service to his employer.

I took my turn at the sledge with the rest of the construction gang and lived about the same kind of life they did. But I kept in mind all the time that I must do the best I could for my employers. After four years' work in various gangs I was made a foreman of a construction gang at Adrian, Mich.

I was then twenty-two years old and —I got married. It is never a mistake for a young man to get married. A good woman will steady him and oftentimes give him an incentive to hustle when work is irksome.

I suppose the railroad people saw something in me, altho I was not making any stage plays for advancement, for in



Electric Trucks Give Long Service

RELIABILITY is the keynote of Electric Vehicle design and construction. Note these facts: There are several Electric Trucks of 1899 model still running. F. A. Poth & Sons Brewery, in Philadelphia, is using daily an Electric Truck delivered 11 years ago.

Several of the Electric Trucks operated by the New York Edison Company have been in use 10 years. An Electric has been used by Frederick Loeser & Co., Brooklyn, for 11 years; another by Stern Brothers, of New York City, for 9 years. Three of the Electric Vehicle fleet of Tiffany & Co. were delivered early in 1901.

Three of the Electric Trucks owned by Arnold, Constable & Co., New York City, were purchased in 1903, and an Electric built for B. Altman & Co., in 1898, is regularly used.

All of these first users have since rebought frequently. You really should investigate Electric Trucks *now.*

Send for this Book Today
"The Story of the Electric Truck"

The facts and figures that you want to know about the Electric Truck are contained in this beautifully printed book of 36 pages—yours on request. Cost of operation, etc.—actual photographs of the newest model Electric Trucks. Send for it today. Kindly ask for Booklet U.

Private advantage and public interest both favor the Electric

ELECTRIC VEHICLE ASSOCIATION OF AMERICA
Boston 124 W. 42d St., New York Chicago

MODERN ELECTRICS & MECHANICS
"The Magazine That Is Different"

You should take at least one non-technical magazine and keep up-to-date on the new wonders and advances in electricity and mechanics.

Modern Electrics and Mechanics illustrates and describes these subjects in a style that you will easily understand and enjoy. It contains from 128 to 160 pages monthly and is full of instructive and valuable articles on how to make things at home and answers your questions free. 15c per copy on news stands, $1.50 per year by subscription.

To acquaint new readers with this distinctive magazine we will send a 3 months' trial subscription for 25c, stamps or coin.

Can you think of a better investment for a quarter? Better send to-day.

MODERN ELECTRICS & MECHANICS
265 Fulton Street, New York

ORDER A BOX OF
FOREST HOME FARM SAUSAGE
Made from the choicest cuts of yearling pigs and flavored with pure spices and home grown herbs. It's absolutely pure and the most delicious sausage you ever tasted. Wrapped in 1 lb. parchment packages and shipped in 5, 10, 20 or 50 lb. boxes.
30c a pound. Delivered at your door
Forest Home Farm Hams from yearling pigs cured by an old Southern process. 30c a lb.
Forest Home Farm Purcellville, Va.

Fertilizer for Garden and Lawn

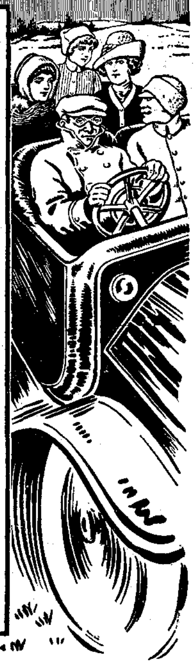
Double the yield of the garden and insure a velvety green lawn by using

Sheep's Head Sheep Manure

Pulverized, dry and clean, ready to apply. Two 100 lb. Bags $4, freight prepaid east of Missouri River.

Send for Booklet

NATURAL GUANO CO., 807 River St., Aurora, Ill.



Jaeger Sanitary Woolens

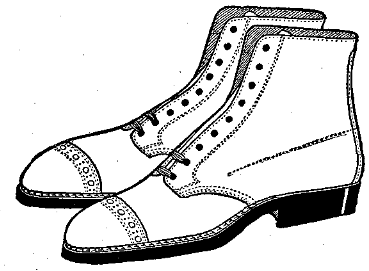
WOOL —natural, porous, undyed, Jaeger Made Woolens are the most practical, most healthful and most comfortable of all fabrics for men's and women's underwear—keep the warmth *in* and the cold *out*, and maintain an equable temperature. Permit ventilation and absorption, and prevent chills, coughs and colds. Endorsed by the medical profession.

Jaeger Woolen sweaters, coats, caps, reefers, etc., for outdoor wear.

Write for the facts about Jaeger Woolens.

Dr. Jaeger's S.W.S. Co.'s Own Stores
New York: 306 Fifth Ave., 22 Maiden Lane
Brooklyn: 504 Fulton St. Boston: 324 Boylston St.
Phila.: 1516 Chestnut St. Chicago: 126 N. State St.
Agents in all Principal Cities

The Coward Shoe
"REG. U. S. PAT. OFF."



Men's Mahogany Russet Shoe

A new, high grade walking model, with double sole and flange heel, at the moderate price of Six Dollars.

SOLD NOWHERE ELSE
JAMES S. COWARD
264-274 Greenwich St., New York
(NEAR WARREN STREET)
Mail Orders Filled ! Send for Catalogue

1890 I was made superintendent of the Kalamazoo division in Michigan. I was then twenty-six years old. This was the smallest road in the Lake Shore system, and some people have called it the kindergarten—a schooling for railroading possibilities. I thought it was a pretty big thing.

Then they made me superintendent of other divisions, and finally in 1901 I was appointed General Superintendent of the Lake Shore with headquarters in Cleveland. From there I was brought to New York in 1902 in the New York Central.

I have had only one maxim. Summed up briefly, it was "Do the best you can." My advice to a young man, if you think I am competent to give any, is this: Make yourself invaluable to your employer; study his interests in every particular; apply yourself to your task to the best of your ability, and your merit is bound to be recognized.

The great trouble with young men is that they get in a rut—get mechanical. A man to be valuable to his employer must have ideas. He must be able to think beyond the rules of the office or the precedents and be able to show that he has taken into his heart the solving successfully of the business problem with which he is associated.

So many young men are content to draw a fairly good salary—they have so much for expenses, so much for pleasure—and they work day in and day out as machines. The work is not even congenial, and they work in the face of the positive knowledge that there is no advancement for them.

THE HERO OF CULEBRA

FROM an engineer's viewpoint at least, no higher tribute could be paid to the memory of Lieut.-Col. David Du Bose Gaillard, who died recently as an indirect result of overwork while in charge of the work on the Culebra cut division of the Panama Canal, than that of Col. William M. Black, of the Army Corps of Engineers, who remarked to a newspaper reporter that Gaillard "laid out his plans in such a way that he got the maximum out of everything." Colonel Gaillard was generally recognized as one of the three or four most heroic figures in the story of the great work of digging the Canal, and the Culebra cut will serve as a fitting monument to his record of achievement. His career is sketched briefly by the Washington *Star:*

When Culebra cut was flooded by the blasting of Gamboa dike, October 10, Colonel Gaillard lay unconscious in his bed at the hospital in Baltimore.

Colonel Gaillard's work on the Culebra cut will always be regarded by the world as stupendous, and yet Colonel Gaillard performed his duties as quietly and as clear-sightedly as tho engaged upon a mere trifle of every-day engineering. When the treacherous clay, sliding upon slippery soapstone, intruded itself upon the work, making it necessary to remove hundreds

(*Continued on page* 1321)

THE advertising columns of The Digest now give the investor news of investment offerings almost as quickly as the daily papers. The change made in The Digest in September, giving a weekly insertion of editorial matter on Investments and Finance, affords the advertiser an opportunity to schedule copy for these pages and to reach quickly the investing public throughout the country. Many attractive bond issues are decided upon and sold within two or three weeks, so that this service fills a real need.

May we repeat in this announcement a statement that we have frequently made to Digest readers:

> *"The investment of money is a banker's business."*

We say frankly that we have not the facilities for answering technical questions relating to investment offerings. They involve points which only experts in each branch of investment could answer satisfactorily.

We would point out to our readers that as publishers we protect them from unreliable investments, investigating the firms advertising with us and in many cases investigating each separate offering. We can not, however, undertake to advise them on the disposition of their funds, because this is essentially the business of a well equipped banking house.

Many financial houses maintain special bureaus of information and advice for prospective investors. A small investor will receive exactly the same service as the large investor.

If you seek advice or enlightenment on investments, you should write to a reputable banker.

When we ourselves have money to invest we consult a banker, and this is our suggestion to you.

NOTE.—In the advertising columns of a few magazines you will find the announcements of reputable financial houses. Many that do not advertise are equally good. We refer you in this issue to pages 1298 to 1306.

The Literary Digest

Reduce the Cost of Your Fire Insurance

by carrying on your automobile

"THE MOST EFFICIENT FIRE EXTINGUISHER KNOWN"

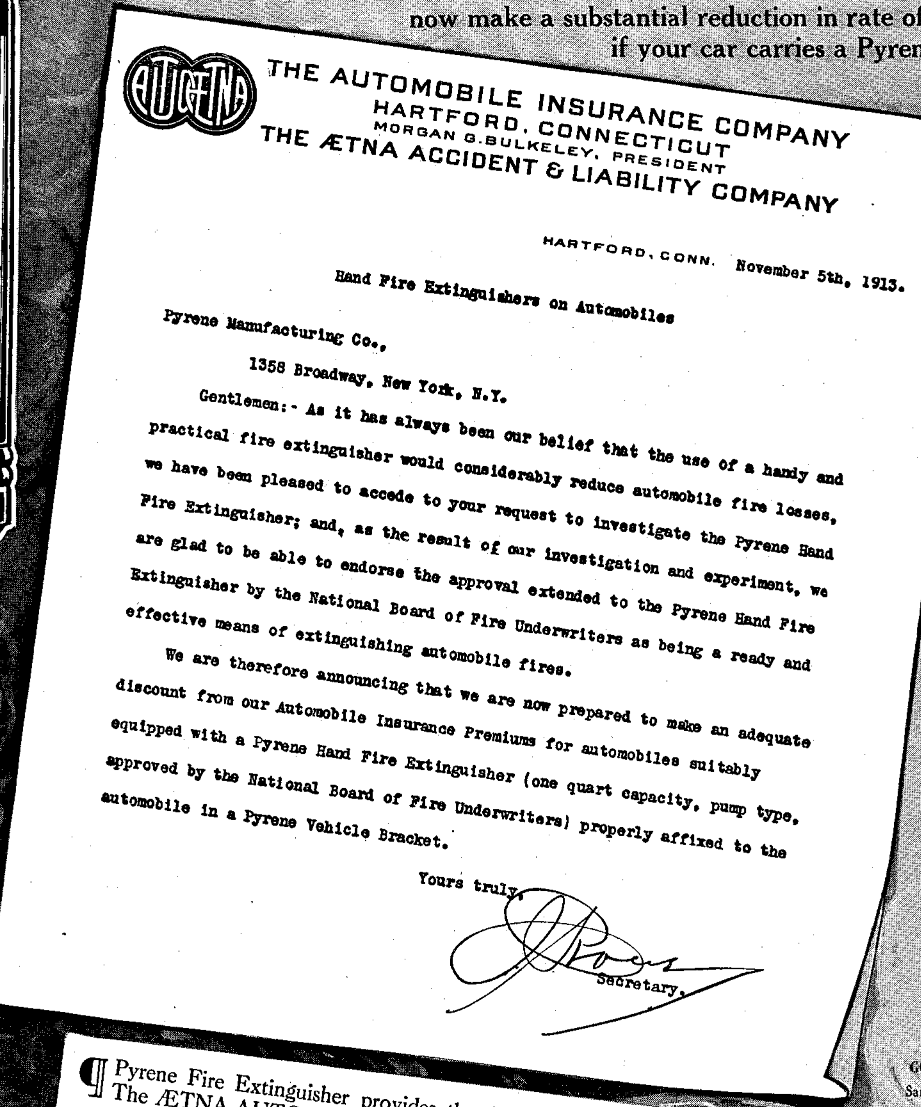
Pyrene TRADE MARK FIRE EXTINGUISHER

Brass and Nickel-plated Pyrene Fire Extinguishers are the only one-quart fire extinguishers included in the Lists of Approved Fire Appliances issued by the National Board of Fire Underwriters.

ONE QUART FIRE EXTINGUISHER
INSPECTED BY
UNDERWRITERS' LABORATORIES, INC
PUMP TYPE № 44478
COPYRIGHT 1911
Pyrene
TRADE MARK
PYRENE M'F'G. CO.
1358 BROADWAY, NEW YORK
EXTINGUISHER & CHEMICAL
WILL NOT FREEZE — WILL NOT CORRODE
DAMAGES NOTHING
TO OPERATE
TURN HANDLE TO LEFT
WORK LIKE A PUMP
WARNING
LICENSE RESTRICTION

The ÆTNA Accident and Liability Company *and* The Automobile Insurance Co. of HARTFORD, Conn.,

now make a substantial reduction in rate of fire insurance if your car carries a Pyrene Extinguisher



THE AUTOMOBILE INSURANCE COMPANY
HARTFORD, CONNECTICUT
MORGAN G. BULKELEY, PRESIDENT
THE ÆTNA ACCIDENT & LIABILITY COMPANY

HARTFORD, CONN. November 5th, 1913.

Hand Fire Extinguishers on Automobiles

Pyrene Manufacturing Co.,
1358 Broadway, New York, N.Y.

Gentlemen:- As it has always been our belief that the use of a handy and practical fire extinguisher would considerably reduce automobile fire losses, we have been pleased to accede to your request to investigate the Pyrene Hand Fire Extinguisher; and, as the result of our investigation and experiment, we are glad to be able to endorse the approval extended to the Pyrene Hand Fire Extinguisher by the National Board of Fire Underwriters as being a ready and effective means of extinguishing automobile fires.

We are therefore announcing that we are now prepared to make an adequate discount from our Automobile Insurance Premiums for automobiles suitably equipped with a Pyrene Hand Fire Extinguisher (one quart capacity, pump type, approved by the National Board of Fire Underwriters) properly affixed to the automobile in a Pyrene Vehicle Bracket.

Yours truly,

Secretary.

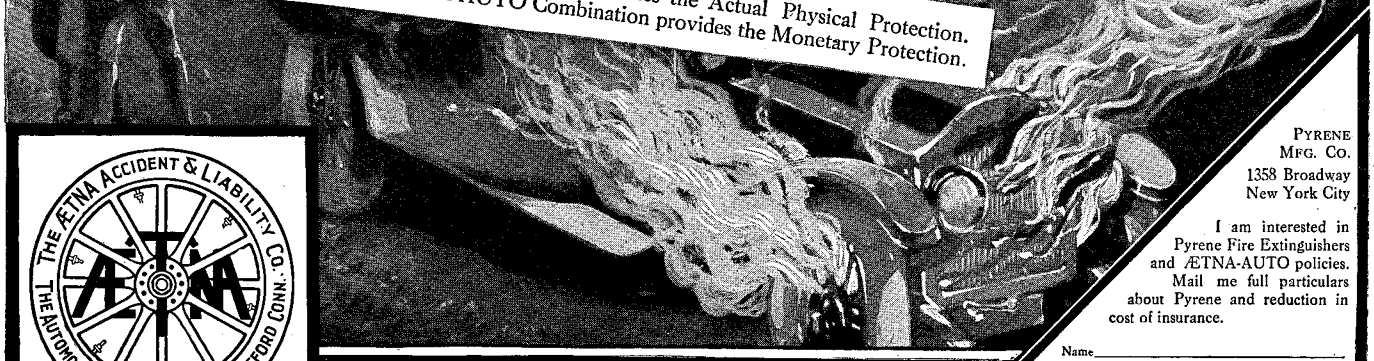
¶ Pyrene Fire Extinguisher provides the Actual Physical Protection. The ÆTNA-AUTO Combination provides the Monetary Protection.

Pyrene Manufacturing Company

BRANCH OFFICES

Alton
Atlanta
Baltimore
Boston
Bridgeport
Buffalo
Chicago
Cincinnati
Cleveland
Dayton
Denver
Detroit
Duluth
Honolulu
Jacksonville
Louisville
Memphis
Milwaukee
New Orleans
Norfolk
Oklahoma City
Phoenix
Pittsburgh
Richmond
St. Louis
St. Paul
Salt Lake City
San Antonio
York, Neb.

Pacific Coast Distributors
GORHAM ENGINEERING CO.
San Francisco, Los Angeles, Seattle



THE ÆTNA ACCIDENT & LIABILITY CO.
THE AUTOMOBILE INSURANCE CO. OF HARTFORD CONN.

PYRENE MFG. CO.
1358 Broadway
New York City

I am interested in Pyrene Fire Extinguishers and ÆTNA-AUTO policies. Mail me full particulars about Pyrene and reduction in cost of insurance.

Name ____________________
Street No. ____________________
City ____________ State ____________

PYRENE MANUFACTURING CO
1358 BROADWAY NEW YORK CITY

A

Guaranteed Investment

Netting 6½%

Value of security over three times bond issue.

Net earnings eight times maximum annual interest charge.

Uniformly successful history.

Guarantee represents additional net assets over six times bond issue.

Ask for Circular No. 835-R

Peabody, Houghteling & Co.
(Established 1865)

10 S. La Salle Street, Chicago

INVESTMENTS AND FINANCE

FUNDAMENTAL CONDITIONS GOOD

THOMAS GIBSON contributes to *Moody's Magazine* a reassuring article on fundamental conditions in the financial world. His conclusion is that no reason exists in statistics for the present low level of prices for railway and industrial shares. He believes the question is "one of political apprehension," and that as soon as this is cleared up, there will be "a very great and sudden change in the attitude of people toward good securities." Liquidation has already been so thorough and so much timid money lies on deposit awaiting investment that "there is very little danger of any marked decline from the present level." In connection with this conclusion, he presents a series of interesting statistical statements as follows:

"The percentage of loans to deposits, specie to loans and reserves, on Saturday, November 29, compared with the preceding week, and the corresponding weeks for five years, are given below.

Date	*To deposits*	*To loans*	*Reserves*
Nov. 29, 1913...	101.37	19.76	25.60
Nov. 22, 1913...	100.42	20.74	26.35
Nov. 30, 1912...	102.21	18.76	25.24
Dec. 2, 1911...	100.06	19.51	25.91
Dec. 3, 1910...	103.28	19.18	25.44
Dec. 4, 1909...	100.63	19.64	25.20

"The average rate of return on money invested in 10 representative dividend-paying railroad stocks at the prices which obtained on Saturday, November 29, compared with the return at the close of the preceding week and at the close of the corresponding weeks for the last five years follows:

Date	*Return on money*	*4 mons. money*	*Call mon. (average)*
Nov. 29, 1913...	5.96%	4¾%	4¾%
Nov. 22, 1913...	6.01	4¾	3¾
Nov. 30, 1912...	5.18	6	8½
Dec. 2, 1911...	5.35	4½	3¾
Dec. 3, 1910...	5.40	4½	2½
Dec. 4, 1909...	4.76	4¾	5

"Return on money is very large and rates for both time and call funds are about right.

"Bank clearings for week ending November 29:

Week ending	*New York*	*Outside N. Y.*	*Total U. S.*
Nov. 29, 1913..	$1,251,858,068	$1,619,270,738	$2,871,128,806
Nov. 22, 1913..	1,848,911,872	1,571,588,145	3,419,700,117
Nov. 30, 1912..	2,015,377,697	1,559,702,513	3,575,080,210
Dec. 2, 1911..	1,819,279,401	1,364,342,163	3,182,621,560
Dec. 3, 1910..	1,547,838,251	1,143,978,638	2,691,816,919
Dec. 4, 1909..	2,320,888,914	1,414,948,510	3,735,837,424

"Attention has been called numerous times to the importance of considering clearings outside of New York as representative of general business, while the big New York City clearings are seriously affected by a falling off in stock and bond sales. I find, however, that there is a rather loose habit on the part of many of our writers and commentators to refer only to the total clearings without discrimination or distinction. So viewed, there is every appearance of a sharp recession in business, but the entire loss appears in New York. The bank clearings are not of much use as barometers unless the information afforded by them is properly employed.

"Last week we handled on the New York Stock Exchange the almost unprecedentedly small amount of 522,300 shares as against 1,060,600 shares in the corresponding week in 1912 and 2,165,400 shares in the corresponding week of 1911. As this dulness is reflected in bonds, in private transactions, and in outside exchanges, it is easy to see that the effect upon clearings is great, and that it has not a considerable reference to general mercantile business. There is no doubt some recession in certain lines of trade, but no good evidence of the big contraction which many people are claiming without producing a scintilla of evidence of any such contraction.

"The average prices of 23 active rails, 18 active industrials, and the two combined at the close, November 29, together with five-year comparisons, follow:

Date	*23 rails*	*18 ind.*	*41 R. & I.*
Nov. 29, 1913...	80.87	59.96	70.41
Nov. 22, 1913...	80.62	60.22	70.42
Nov. 30, 1912...	97.87	75.06	84.46
Dec. 2, 1911...	96.11	66.56	81.33
Dec. 3, 1910...	93.24	67.45	80.34
Dec. 4, 1909...	108.03	83.96	95.99

ECONOMY SUPERSEDING EXTRAVAGANCE

It is asserted by a writer in *The Wall Street Journal* that the disastrous habit of living up to or living beyond incomes, so prominent in this country during the past decade or more, "has already brought back habits of thrift to a great number of people." While incomes may not yet have been impaired, the business reaction has inspired in many a fear that incomes might be reduced. Hence "people far and wide have begun to economize." Already has this been felt by merchants in the holiday trade. Bankers, however, "consider it the best change for the better that can be noted." Altho a hard lesson to learn and follow, the experience of human nature teaches that it "can only be inculcated in the great majority by periodic hard times." One significant sign of the extent to which people have been living beyond their means is afforded by statistics of borrowings from life insurance companies. Early in December these were reported to have reached $550,000,000. Just what the limit to borrowings on insurance policies may be is not stated, but it is evident from these figures that "the limit has been approached more closely than ever before."

Students of conditions still assert that a very considerable part of the recent unwarranted extravagance of Americans was the purchase and operation of automobiles, a form of extravagance which belongs in a class with the extravagances which exhaust capital. Motoring "drives away old habits of thrift and frugality." The writer believes this pastime has "greatly accelerated the business reaction," and has "impelled a multitude of persons to live beyond their incomes," so that they now are "left without savings to tide them over a period of backward business." The writer says further of the influence of the motor-car:

"No section of the country has resisted its lure. North, south, east, and west, it has drawn money that purchasers could ill afford to spend, and it has been one of the most costly extravagances for the reason that the second-hand automobile is hard to sell. It has not the market value of jewelry, the great extravagance of other days. In bad times it comes close to being economic loss, for it is next to impossible to realize on it except at a great sacrifice. Holders can only economize by laying up their machines and saving the expense of maintenance and operation. They can not take them to the banks, as they could jewelry, and borrow against them. So it happens that in the current period of business depression thousands of people have invested savings in such a way that they can get very little of them back."

GOVERNMENT OWNERSHIP OF RAILROADS

A reader of *Investments* (now edited and controlled by Franklin Escher) said he would like to buy some standard rails now selling below par, but was " afraid to do so because of all this talk about Government ownership." He added that if there was any chance of the Government taking over the railroads, he for one " did not wish to hold any railway securities." In his dilemma he sought advice from the editor as to the likelihood of Government ownership, and received the following reply:

"Government ownership is, in our opinion, a remote contingency. There is a good deal of talk about it at the present time—there always is, especially when there has been a change in the Administration. Twenty years ago they were talking about the Government taking over the railroads just as they are to-day, but we haven't noticed that it has as yet been done. There are a lot of people in the country who think it would be a good thing, but the intelligent class of citizens who have looked into the question realized the difficulties and dangers of such a proposition. The man who has traveled abroad where the Government runs the railroads is in no hurry to have the same sort of thing prevail here. He realizes the inevitable lowering of the standard of efficiency which takes place when private gives way to public ownership, and is quite willing that money should be made out of the railroad business provided that he gets good service. And it is just because this opinion is so deep-rooted in the public mind that it is our idea, that, in spite of the talk that is going the rounds and the pessimistic utterances of some of the railroad presidents, it will be a long, long time before Government ownership in this country becomes an accomplished fact.

"That, however, you say, is only your opinion. Suppose you are wrong about it, and that, as Mr. Mudge and Mr. Ripley predict, the Government is bound to take over the railroads in the not distant future? In that case, where will I be if I hold their stocks?

"Surely, it is only an opinion, but even if that opinion is wrong we do not see why the man who holds the right kind of railroad securities will have anything to worry him. Five or six years ago when good dividend-paying stocks were selling up close to 200 and some of them were quoted at even more than that, the taking over by the Government of the railroads would have been a disastrous proposition from a stock-market standpoint. The investor, however, doesn't have to be told that to-day it is entirely different—that these good stocks now selling at par or slightly below are an entirely different proposition than they were five or six years ago, when they were selling pretty nearly twice as high. If the Government were to-morrow to take over such roads as Southern Pacific, Atchison, New York Central, or, in fact, pretty much any of the standard dividend-

For January Investment

$1,500,000 Kaufmann Department Store
First Mortgage 6% Bonds

Unconditionally guaranteed by Kaufmann Department Stores, Inc., the largest Retail Merchandise Establishment in Pittsburgh, Pa., with net earnings, calendar year, $816,061.26

Denominations, $100, $500, $1,000 and $5,000

We call the attention of all who have funds available for January investment to this offering. We have purchased these bonds after careful investigation, and recommend them in the strongest terms as a safe and profitable investment for the following principal reasons:

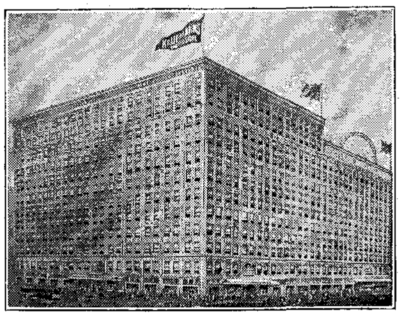
1. The high financial standing and great earning power of the guarantor corporation insure prompt payment of principal and interest.

2. The business conducted by the Kaufmann Department Stores was founded in 1871 and has grown from a small beginning to the largest enterprise of this character in Pittsburgh, with the highest credit rating. Its floor space has increased from 800 square feet to 700,000 square feet, and the number of its employes from 4 to 4,000.

3. The total quick assets of the Company were shown by an independent audit to be almost $3,000,000.

4. The net annual earnings of the last calendar year were more than nine times the greatest annual interest charge.

5. The bonds mature serially, $150,000 each year, from 1916 to 1925. We thus are able to offer investors bonds coming due in three to twelve years as they may desire. Bonds amounting to $250,000 of the final maturities have been sold to officers and directors of Kaufmann Department Stores, Inc.



Kaufmann Department Stores Building (shown completed) occupying the entire block bounded by 5th Ave., Smithfield St., Diamond St. and Cherry Way, in the heart of Pittsburgh. The 5th Ave. and Smithfield St. corner is considered the best retail corner in this city.

We recommend the bonds as a safe and exceptionally attractive investment. The value of our recommendation is best shown by the fact that no investor has ever lost a dollar of principal or interest since this house was founded in 1882.

Reservations may be made for January delivery. Call or write for Investment Circular No. 546A.

S. W. STRAUS & CO.
INCORPORATED
MORTGAGE AND BOND BANKERS
ESTABLISHED 1882
STRAUS BLDG. CHICAGO
ONE WALL ST. NEW YORK

6% NET

For 36 years we have been paying our customers the highest returns consistent with conservative methods. First mortgage loans of $200 and up which we can recommend after the most thorough personal investigation. Please ask for Loan List No. 717. $25 Certificates of Deposit also for saving investors

PERKINS & CO. Lawrence, Kans

Clark Heaters
For Auto, Sleigh or Carriage
Write for Complete Free Catalog
CHICAGO FLEXIBLE SHAFT CO., 88 La Salle Ave., Chicago

Who Pays the Income Tax on Your Bonds?

IN many cases the one per cent. tax on bond interest is payable by the company that issued the bonds. We have in our files specific information on this point regarding most of the active and many inactive issues.

We will be glad to give you the benefit of this information as it applies to any bonds in which you may be interested.

Write or apply in person to our Income Tax Department

Guaranty Trust Company of New York
140 Broadway, New York City

6% MUNICIPAL BONDS

Exempt from Income Tax

No safer investments can be found than *Serial* Bonds of Southern counties, towns, school and drainage districts.

Being on the ground, we frequently have opportunities to purchase entire issues at private sale, thus making it possible for us to furnish these bonds to our clients to net them the attractive rate of 6%.

These bonds being absolutely exempted under the Income Tax Law, no certificate of ownership is required for collection of interest.

Have your name placed on our mailing list to receive our offerings. Send now for our Circular No. 109 K either direct or through your own Banker.

New York, Chicago and Boston Bank References

Mortgage Securities Co.
CAPITAL PAID IN $600,000
WHITNEY-CENTRAL BUILDING
New Orleans
F. H. SAUNDERS, PRESIDENT. LEVERING MOORE, ACTIVE VICE PRES.

Are You Improving Your Investments?

Many investors who purchased sound securities under conditions entirely different from those which exist today should recognize the changes which have taken place during the past few years and endeavor to adjust their holdings so as to benefit by the attractive returns present prices make possible.

We have some definite suggestions which we would be glad to offer for consideration to those who communicate with us either by mail or in person.

Write for Circular EL-58

A. B. Leach & Co.
Investment Securities
149 Broadway, New York
8 So. Dearborn St., Chicago
Boston Buffalo
Baltimore Philadelphia London, Eng.

The Income Tax is Not Levied on Coupons from American Municipal Bonds

We own and offer the following Municipal issue:
$21,000 Humiston, Iowa Water Works 5½'s to yield 5⅛%
$25,000 Hickory Twp., N. C. Road 6's to yield 5¼%
$20,000 Clay Co., Miss. Road District 6's to yield 5½%
$20,000 Belzoni, Miss. Sewer 6's to yield 5¾%
$3,000 Norton, S. C. School District 6's to yield 6%

Booklet on Municipal Bonds free on request

ULEN & CO., 38 Dearborn St., Chicago

Income Tax Record

For the convenience of investors we have devised a simple form of pocket memorandum book in which may be kept a complete record of income tax deductions or exemptions on bond interest.

With this record at hand certificates of ownership, which must accompany all coupons presented for payment, may be filled out at any convenient time or place without reference to the bonds themselves.

The booklet also contains clear instructions for filling out certificates of ownership and other helpful information regarding the new Income Tax Law.

We shall be glad to send you a copy of this Booklet J-37 on request and in every possible way to assist you in complying with all the complex features of the law.

White, Weld & Co.
The Rookery 14 Wall St. 111 Devonshire St.
Chicago New York Boston

payers, do not think that those holding these shares at anywhere near the present level would have much to worry about."

NEW HAVEN STOCK HELD BY INSURANCE COMPANIES

Among railroad stocks rated in past years by insurance companies as good for their investments was New York, New Haven & Hartford. It is believed, however, that some of these companies reduced, or completely closed out, their holdings at the time, one or two years back, when the road was making clear its difficulties in paying the 8 per cent. dividend. Just how matters stand now with many of these companies is set forth in an article printed by *The Wall Street Journal*. Companies doing business in New York State show a book value for their holdings of this stock of $12,642,000, the market value at the present time being about $5,600,000 and the dividend formerly paid on this stock $680,000. The heavy loss the companies now face is distributed among forty-six of them. Of life-insurance companies, however, it is to be said that the only New York State life company that still holds New Haven shares is the Mutual. Following in detail is information on this subject compiled by the same newspaper:

"Because of the Armstrong law, passed in 1906, as result of the Hughes investigation, which recommended the life-insurance companies to sell all holdings of stocks within a specified time, there is only one New York State company still holding New Haven stock. This is the Mutual Life, which has $3,564,000 par value of the stock.

"The following table gives the insurance companies holding New Haven stock listed in the 1913 report of the Superintendent of Insurance of New York State, the par value, the book value, and the market value at 68. Authorities at the office of the Superintendent of Insurance say that the holdings in New Haven stock have not been materially reduced since the filing of the last reports.

LIFE-INSURANCE COMPANIES OF NEW YORK STATE

	Par value	*Book value*	*Market value*
Mutual	$3,564,000	$5,553,600	$2,423,520

LIFE-INSURANCE COMPANIES IN OTHER STATES

*Aetna	$306,900	$366,200	$208,692
Berkshire	26,500	46,775	18,020
Conn. Mutual	232,800	284,499	158,304
Mass. Mutual	155,800	247,893	105,944
New Eng. Mutual	313,300	484,798	213,044
Phoenix Mutual	25,100	31,525	17,068
State Mutual	143,000	204,927	97,240
Travelers	360,000	593,321	244,800
Union Mutual	287,900	642,327	195,772
Total	$5,415,300	$8,275,285	$3,682,404

FIRE-INSURANCE COMPANIES IN NEW YORK STATE

	Par value	*Book value*	*Market value*
Agricultural	$33,300	$49,757	$22,644
Commonwealth	30,000	52,841	20,400
German-American	30,000	43,570	20,400
Germania Fire	50,000	84,112	34,000
Hanover Fire	60,000	86,850	40,800
Home	250,000	461,396	170,000
Williamsburg City	50,000	74,813	34,000
Total	$503,300	$853,339	$342,244

FIRE AND MARINE COMPANIES IN OTHER STATES

	Par value	*Book value*	*Market value*
Aetna	$481,300	$551,702	$327,284
American Union	20,000	31,259	13,600
Boston	175,000	298,406	119,000
Connecticut	73,700	113,871	50,116
Equit. Fire & M	20,000	20,000	13,600
Germ. Am. of Md	18,700	23,936	12,716
Hartford	400,000	491,446	272,000
National	35,500	48,635	24,140
New Hampshire	32,300	32,300	21,964
Old Colony	50,000	75,038	34,000
Orient	67,500	84,163	45,900
Phoenix	375,000	442,820	255,000
Springf. Fire & M	600,000	972,934	408,000
Amer. Mutual	18,000	25,627	12,240
Enterprise Mutual	18,000	25,327	12,240
R. I. Mutual	82,000	109,654	55,760
State Mutual	26,500	31,117	18,020
Total	$2,493,500	$3,378,235	$1,695,580

FOREIGN COMPANIES

	Par value	*Book value*	*Market value*
Commercial Union	$55,000	$83,790	$37,400
Munich	16,800	21,000	11,424
Total	$71,800	$104,790	$48,824
Misc. companies	21,500	30,344	14,620
Grand total	$8,505,400	$12,641,993	$5,783,672

"Of the foregoing companies, twenty-eight are located in the New England States, where the New York, New Haven & Hartford Railroad operates.

"Since the tabulation of these figures, the New Haven stock has gone to 65⅝, a new low record. At this figure the 85,054 shares would be worth $5,600,000.

"All of the stock held by the insurance companies was bought at a premium, except that held by the Equitable Fire and the New Hampshire Fire, which was secured at par."

"BABY" BONDS

Much work in publicity remains yet to be done by bankers, investment houses, and financial periodicals before the public will understand how easy it now is to invest small sums of money in bonds. An example of this is afforded in a recent letter to *The Wall Street Journal*, in which a lawyer, or broker, wrote to ask for a list of such bonds in denominations of $500, saying the Southern Pacific collateral 4s were the only bonds of that denomination that he was able to discover. In reply the editor prints a list of more than twenty $500 bonds, and another list nearly as long of $100 bonds. He says the number of bonds of both classes is increasing, "due to a catering to the small investor," even of bonds in denominations of $100. New issues now frequently include $100 bonds. The lists printed in reply to this correspondent are described as containing "bonds listed on the New York Stock Exchange, which enjoy a fairly active market." The last sale and bid price are given, and the amount of the yield at those prices, as follows:

$100 Bonds	*Last sale or bid price*	*Yield P.C.*
C., B. & Q. Den. div. 4s	99	4.08
C., M. & St. Paul conv. 4½s	101⅜	4.44
Col. & S. ref. & ext. mtg. 4½s	91½	5.15
N. Y. & Green. Lake prior lien 5s	98	5.12
Mo., K. & T. 1st & ref. mtg. 4s	68	5.65
N. Y., N. H. & H. conv. deb. 6s	103⅛	5.70
N. Y., N. H. & H. conv. deb. 6s	107½	5.45
Norf. & West. 1st cons. mtg. 4s	93	4.25
South. Pac. Co. San F. term. first mortg. 4s	84½	4.81
Vir. Ry. Co. 1st mtg. 50-yr. 5s	97½	5.11
Amer. Tel. & Tel. coll. tr. 4s	84½	5.48
Amer. Tel. & Tel. conv. 4½s	95	4.91
Lacl. Gas of St. Louis 1st mtg. 5s	97½	5.14
Portl. Railway, L. & Power first & ref. mortg. sinking fund 5s	94	5.40
Liggett & Myers deb. 5s	97	5.19
P. Lorill. deb. 5s	96½	5.22
$500 Bonds		
Atch., T. & S. Fé gen. mtg. 4s	92½	4.34
Atch., T. & S. Fé adj. mtg. 4s	83¼	4.82
B. & O. prior lien gen. 3½s	90½	4.46
B. & O. 1st mtg. 4s	90½	4.48
B. & O. convert. deb. 4½s	91½	5.19
Den. & Rio Gr. 1st con. mtg. 4s	81¼	5.30
Erie R. 1st con. mtg. 4s prior l'n	81¾	4.86
Long I. gtd. ref. mtg. 4s	90	4.39
Mobile & Ohio gen. mtg. 4s	82	5.30
N. Y. Cen. W. S. gtd. 1st mtg. 4s	90½	4.21
N. Pac. prior lien & 1st gtd. mog. 4s	92⅞	4.32
Oregon-Wash. Rail. & Nav. 1st & refunding mortgage 4s	86⅜	4.63
P. RR. 10-yr. conv. gold 3½s	97⅛	5.00
Un. Pac. 1st RR. & ld. gt. mtg. 4s	94½	4.29
Un. Pac. 1st RR. & ld. 1st & ref. 4s	91½	4.38
Un. Pac. Oregon Short Line cons. first and g. 5s	106½	4.13
Cumb. Tel. & Tel. 25-yr. 1st & gen. mortgage 5s, 1937	95	5.37
Mich. State Tel. Co. 1st mtg. 5s	96	5.30
N. Y. Tel. 1st & gen. mtg. 30-yr. 4½s	95⅜	4.79
South. Bell Tel. & Tel. 1st mtg. sinking fund 5s	96½	5.25
Gen. El. Co. gold deb. 5s	102	4.88
U. S. Steel Corp. g. s. f. 5s	99⅜	5.02

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* Morgan G. Bulkeley is president of the Aetna Life Insurance of Hartford.

DECLINE IN BUILDING OPERATIONS

Among features of the present decline in business frequently commented on is the decline in building operations. While Boston and Philadelphia report gains, New York and Chicago show declines. A compilation of returns from the leading cities of the country—94 in all—shows, for November of this year, a decline of 26 per cent. compared with November last year. The loss in New York was 64 per cent., in Chicago 15; the gain in Boston 6 per cent., in Philadelphia 4. Rochester lost 33 per cent., Syracuse 53, Buffalo 30, St. Paul 42, Duluth 48.

These statistics were collected by *Construction News*. Meanwhile *Bradstreet's* has a similar compilation, but it extends over more cities—133. The total expenditure in these cities for November was $49,734,000; last year the total was $60,705,000, or a percentage in decline of 28.8. Seventy-eight of the 133 cities showed declines for November, while 56 showed increases. *Bradstreet's* presents a detailed comparison of expenditures at these 133 cities for November and October this year and for November, 1912, from which the following are taken:

Cities	*Nov.,* 1913	*I. or D. from Nov.,* 1912		*Oct.,* 1913
Akron, Ohio	$173,135	D.	56.4	$463,425
Albany, N. Y	277,855	D.	37.4	781,965
Atlanta, Ga	266,724	D.	78.4	338,315
Atlantic City, N. J	147,410	D.	66.8	158,068
Augusta, Ga	106,175	I.	70.8	48,060
Baltimore, Md	589,358	D.	21.5	815,266
Berkeley, Cal	205,500	I.	25.0	158,050
Binghamton, N. Y	101,390	D.	58.6	233,955
Birmingham, Ala	289,780	D.	17.1	|254,741
Boston, Mass	1,063,225	D.	75.7	624,590
Bridgeport, Conn	239,852	I.	28.4	185,270
Brockton, Mass	267,953	I.	126.2	223,435
Buffalo, N. Y	580,000	D.	30.6	1,347,000
Cambridge, Mass	104,525	D.	50.4	96,413
Cedar Rapids, Iowa	497,000	I.	179.9	496,000
Chicago, Ill	6,490,650	D.	14.8	9,314,050
Cincinnati, Ohio	299,440	D.	29.3	453,165
Cleveland, Ohio	1,241,646	I.	.8	1,979,075
Columbus, Ohio	398,770	I.	61.1	590,005
Dallas, Tex	876,615	I.	175.4	519,435
Davenport, Iowa	103,100	I.	56.6	149,900
Dayton, Ohio	109,575	D.	81.5	234,630
Denver, Col	155,129	D.	51.2	241,703
Des Moines, Iowa	108,990	D.	20.5	122,360
Detroit, Mich	1,803,710	I.	16.4	3,079,540
Duluth, Minn	204,700	D.	48.3	212,452
East Orange, N. J	117,303	D.	41.2	136,966
Elizabeth, N. J	121,438	D.	24.8	180,405
Erie, Pa	193,504	I.	103.1	179,813
Evansville, Ind	103,405	D.	25.3	139,086
Fort Wayne, Ind	102,159	D.	38.1	173,785
Fort Worth, Tex	159,400	I.	98.7	139,950
Grand Rapids, Mich	275,384	I.	14.5	257,863
Hartford, Conn	1,071,045	I.	298.1	422,865
Holyoke, Mass	191,780	I.	54.0	44,500
Houston, Tex	214,395	D.	4.0	383,970
Huntington, W. Va	115,065	I.	78.0	180,149
Indianapolis, Ind	479,711	D.	31.5	573,049
Jacksonville, Fla	165,725	D.	7.8	124,100
Kansas City, Kans	52,703	D.	68.2	69,030
Kansas City, Mo	934,672	D.	42.9	1,540,705
Lincoln, Neb	145,623	D.	29.6	89,037
Los Angeles, Cal	1,200,158	D.	53.7	1,701,550
Louisville, Ky	184,910	D.	28.4	332,580
Manchester, N. H	150,234	I.	81.4	149,022
Medford, Mass	200,000	I.	136.4	150,935
Memphis, Tenn	211,271	D.	64.1	196,990
Milwaukee, Wis	1,711,300	I.	3.9	1,210,123
Minneapolis, Minn	820,990	I.	15.9	1,240,950
Newark, N. J	542,772	D.	23.2	675,530
New Bedford, Mass	245,675	I.	80.1	388,000
New Haven, Conn	214,475	D.	33.5	214,785
New Orleans, La	139,716	D.	29.4	208,750
New York City—				
Manhattan*	3,424,500	D.	61.3	2,442,100
Manhattan†	697,237	I.	41.9	556,503
Bronx*	314,750	D.	83.0	705,485
Bronx†	101,864	D.	37.2	201,912
Brooklyn	2,052,575	D.	6.0	2,222,630
Queens	1,332,892	D.	35.3	1,206,538
Total, N. Y. City	7,923,818	D.	49.2	7,335,168
Norfolk, Va	92,129	I.	12.4	78,812
Oakland, Cal	414,226	D.	58.0	777,387
Omaha, Neb	268,590	D.	17.0	294,025
Pasadena, Cal	123,389	D.	41.4	133,920
Peoria, Ill	184,605	I.	117.6	291,909
Philadelphia, Pa	2,026,565	I.	5.5	2,716,850
Pittsburg, Pa	698 617	I.	.5	1,362,387
Portland, Ore	653,830	D.	5.0	784,220
Richmond, Va	281,399	D.	21.5	147,060
Roanoke, Va	92,775	D.	23.6	85,390

* New York. †Alterations.

(*Continued on page* 1303)

Income Tax Chart

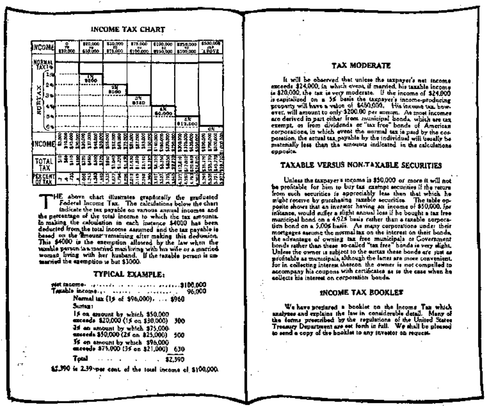
We have prepared in pamphlet form a reference chart enabling the person interested to ascertain at a glance the following information concerning the income tax.

1.—The amount of income subject to normal tax.
2.—The amount of income subject to graduated surtax.
3.—The exact amount in round numbers of tax imposed upon a given income.
4.—The exact percentage of the imposed tax to the income.

A typical example of the proper method of using the chart is also shown, together with instructive comment regarding taxable and non-taxable securities.

A copy of this Income Tax Chart will be sent upon request with our general circular. The circular contains a comprehensive list of high grade investment bonds whereon the issuing companies have agreed to pay the normal tax.

Address Dept. D-10



INCOME TAX CHART

THE above chart illustrates graphically the graduated Federal Income Tax. The calculations below the chart indicate the tax payable on various annual incomes and the percentage of the total income to which the tax amounts. In making the calculation in each instance $4000 has been deducted from the total income assumed and the tax payable is based on the amount remaining after making this deduction. This $4000 is the exemption allowed by the law when the taxable person is a married man living with his wife or a married woman living with her husband. If the taxable person is unmarried the exemption is but $3000.

TYPICAL EXAMPLE:

Net income $100,000
Taxable income 96,000
Normal tax (1% of $96,000) $960
Surtax:
1% on amount by which $50,000 exceeds $20,000 (1% on $30,000) 300
2% on amount by which $75,000 exceeds $50,000 (2% on $25,000) 500
3% on amount by which $96,000 exceeds $75,000 (3% on $21,000) 630
Total $2,390

$2,390 is 2.39 per cent. of the total income of $100,000.

TAX MODERATE

It will be observed that unless the taxpayer's net income exceeds $24,000, in which event, if married, his taxable income is $20,000, the tax is very moderate. If the income of $24,000 is capitalized on a 5% basis the taxpayer's income-producing property will have a value of $480,000. His income tax, however, will amount to only $200.00 per annum. As most incomes are derived in part either from municipal bonds, which are tax exempt, or from dividends or "tax free" bonds of American corporations, in which event the normal tax is paid by the corporation, the actual tax payable by the individual will usually be materially less than the amounts indicated in the calculations opposite.

TAXABLE VERSUS NON-TAXABLE SECURITIES

Unless the taxpayer's income is $50,000 or more it will not be profitable for him to buy tax exempt securities if the return from such securities is appreciably less than that which he might receive by purchasing taxable securities. The table opposite shows that an investor having an income of $50,000, for instance, would suffer a slight annual loss if he bought a tax free municipal bond on a 4.92% basis rather than a taxable corporation bond on a 5.00% basis. As many corporations under their mortgages assume the normal tax on the interest on their bonds, the advantage of owning tax free municipals or Government bonds rather than these so-called "tax free" bonds is very slight. Unless the owner is subject to the surtax these bonds are just as profitable as municipals, although the latter are more convenient, for in collecting interest thereon the owner is not compelled to accompany his coupons with certificates as is the case when he collects his interest on corporation bonds.

INCOME TAX BOOKLET

We have prepared a booklet on the Income Tax which analyzes and explains the law in considerable detail. Many of the forms prescribed by the regulations of the United States Treasury Department are set forth in full. We shall be pleased to send a copy of the booklet to any investor on request.

N. W. Halsey & Co.

NEW YORK
49 Wall St.

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BOSTON
Halsey & Co., Inc.

BALTIMORE
631 Munsey Bldg.

SAN FRANCISCO
424 California St.

INTEREST RATES

What rate of interest does your money earn? Make a comparison with the following returns:

Principal	Annual Income
$100	$4.50 to $5.00
500	22.50 " 25.00
1000	45.00 " 60.00
3000	145.00 " 180.00
5000	250.00 " 300.00

These liberal returns are now to be obtained on conservative investment bonds, and are due primarily to the present world-wide demand for loanable funds.

Ask us to send Circular 1302, "Diversified Investments."

Spencer Trask & Co.
Investment Bankers
43 Exchange Place, New York
ALBANY BOSTON CHICAGO

5% FARM MORTGAGES 6%

on rich, producing, well located farms netting you 5 and 6 per cent.

Steadily increasing land values. Security readily salable at two and one-half to three times the mortgage.

55 years in this business and not a cent lost to investors. Our new List No. 50 will be sent upon request.

A. G. DANFORTH & CO., Bankers
Founded A. D. 1858 Washington, Ill.

7% Your Money Will Earn 7% & 8%

invested in first mortgages in Oklahoma City improved real estate. We have never had a loss. Interest paid promptly. Value of property three times amount of loan. Write for **free** booklet describing our business and list of loans. We have loans of $150.00 to $10,000.00.

Aurelius-Swanson Co.
31 State Nat. Bank Bldg., Oklahoma City, Okla.

PUBLIC AUCTION SALE

Consolidated Light & Power Company and Chippewa Construction Company

The Power Company is an operating Company, doing business in Michigan at Alma, Shepherd, Mt. Pleasant, Rosebush, Clare, Coleman and Gladwin. Its power is generated by one Hydro-Electric and one Auxiliary Steam Plant at Mt. Pleasant, and one Hydro-Electric and one Auxiliary Steam Plant at Clare, and is transmitted over about eighty miles of high tension lines.

The Construction Company was organized for the purpose of building certain properties for the Power Company. Its assets consist of certain local distribution systems, material, dam sites, partly constructed power house and certain interests in the Gas and Electric Companies at Greenville, Michigan. The assets of both Companies will be offered for sale at public auction

Tuesday, January 13, 1914

At the Congress Street Entrance to the Wayne County Building, at Detroit.

The hour of sale for the Power Company is 12 o'clock noon, and for the Construction Company 2 o'clock in the afternoon.

For terms of sale and further information about the property, apply to

DETROIT TRUST COMPANY, Receiver
Penobscot Building DETROIT, MICHIGAN

HONEST COMPARISONS TO CONVINCE MUDDLED BUYERS

THE Chandler Light Weight Six at $1785 is the first car ever offered to the public in a way that *demands actual comparison* with *all* other cars—point by point—and *gives you the means to secure such comparison.*

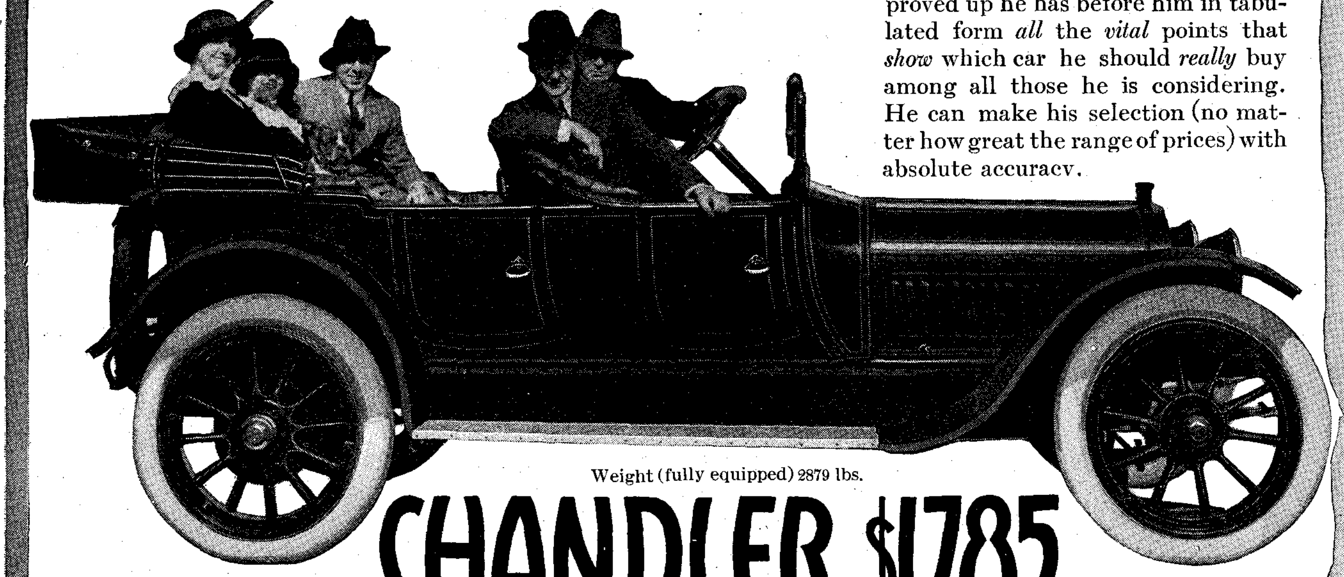
The Chandler Car represents a so much greater standard of automobile value that it is in itself a sensation. And the new method here enployed to demonstrate comparative automobile values places automobile buying *on a really scientific basis and proves* absolutely our confidence in the Chandler Six.

We *want* the honest comparisons and we give you the way to secure them because we *know* this will sell Chandler Cars. If we were not certain of superiority we would try to sell this car in the usual way—with whirlwind advertising, high-sounding claims or expensive pictures.

"THE PROOF SHEET"

Sent on Request

shows you the way to eliminate much of the "bunk" that has been a part of automobile selling. The man who starts out to buy an automobile in the usual way gets so much miscellaneous information—so much general "talk"—and hears so much carefully arranged selling argument and so many subtle "knocks" that he becomes confused by claims and counter claims and forgets them all. But with *The Proof Sheet* filled out and proved up he has before him in tabulated form *all* the *vital* points that *show* which car he should *really* buy among all those he is considering. He can make his selection (no matter how great the range of prices) with absolute accuracy.



Weight (fully equipped) 2879 lbs.

Light Weight Six

CHANDLER $1785

Built By Men Who Know

Not Only a Six You Can Afford to Buy— But a Six You Can Afford to Run—

You can get equally light weight in other cars for less money, but you cannot get Chandler power, flexibility and quality. You can pay more than $1785 but you cannot get light weight and Chandler economy of upkeep.

The Chandler Six is probably the lightest car of its size and power ever built—yet just as strong and sturdy as a car can be. No other five-passenger car at any price offers so many high-class features in design and construction nor such complete and high-grade equipment. Points which are featured in the advertising of other cars at all sorts of prices are mere details of Chandler construction and equipment.

The builders of the Chandler have been building world-famous sixes for many years. Thus in the Chandler car you pay no extra price for costly errors and expensive experiments, but you secure all the unquestioned advantages of the six, with all the economy of the most economical fours—you get a motor that is unequalled *in any car at any price* and which is without vibration at any running speed—built in our own factory—and cannot be found in any other car.

The car itself is big, sturdy, luxurious and graceful. It runs from 3 to 55 miles per hour without shifting a gear and is one of the best hill climbers ever built. It rides comfortably and safely over bad roads because of proper weight distribution and spring suspension. Yet because of its light weight and remarkably efficient motor it is daily averaging over 16 miles on one gallon of gasoline and you will get hundreds of extra miles out of every set of tires.

IMPORTANT Compare the Chandler Car point by point with all others as regards the following: What Drive and Control? *The Chandler has Left Side Drive and Center Control.* What Lighting and Starting? *Westinghouse Separate Systems of Electric Lighting and Starting in the Chandler.* What Wheel-Base? *The Chandler has* 120 *inches.* Has it *Silent Chain* or Spur Gears? *The Chandler has imported Coventry Chains.* Has it *Quick Adjustable Storm Curtains? The Chandler has genuine Jiffy Curtains.* Has it the best make of *Demountable Rims? The Chandler has Firestone Demountable Rims.* Is the *Motor* and *Entire Power Plant Mud-Proof* (without ugly splash pans beneath)? Is the *Valve Mechanism enclosed?* Are *Entire Oiling Mechanism* and *Oil Pipes Enclosed in Motor? You get all these advantages in the Chandler.* Is the *Clutch Multiple Disc* or Cone? *The Chandler is Multiple Disc—Discs of Raybestos and Steel.*

How about the *Bearings* in the Transmission and Rear Axle? *The Chandler has F. & S. Imported Annular Ball Bearings*—not roller bearings. What make *Carburetor? Stromberg in the Chandler. Magneto? Bosch.* What *Cooler? Mayo Genuine Mercedes type Honeycomb Radiator on Chandler.* What *Electric Lighting System? Chandler has the Westinghouse.* What *Speedometer? We use the Jones.* Is the *Gasoline Tank* in front or *in the rear out of danger? On the Chandler it is in the rear.* Has the Gasoline Tank ample capacity—say 20 *gallons? It has on the Chandler.* And about *Road Clearance? The Chandler has* 10 1-2 *inches.* Do you get an 8-*day Clock, Solar Lamps*, and all other accessories that make for comfort and service? *You do with the Chandler.*

Is the car *simple* to operate and keep in good running order and is everything *easily get-at-able? This is true of the Chandler.*

Complete Proof Sheet Sent Free

All the above—and other details which should determine your choice of an automobile—are covered by our large complete Proof Sheet, which we will gladly mail to you on request. If you want to buy wisely instead of blindly don't buy without writing for a copy and having it filled in and proved up.

The Men Who Know

F. C. CHANDLER, former vice-president, general manager and director, Lozier Motor Co.

C. A. EMISE, former sales manager and director, Lozier Motor Co.

W. S. M. MEAD, former foreign sales manager and director, Lozier Motor Co.

S. REGAR, former treasurer and director, Lozier Motor Co.

J. V. WHITBECK, former engineer, Lozier Motor Co.

C. A. CAREY, former purchasing agent, Lozier Motor Co.; assistant purchasing agent, Ford Motor Co.

J. R. HALL, former manager supply, repair and service departments, Lozier Motor Co.

Over $4,000,000 worth of Chandler Cars already sold to the strongest list of dealers ever associated with a new car. Get in touch with the Chandler dealer in your city and make him prove our claims. Catalogue and name of nearest dealer on request.

The Chandler Motor Car Co., 812-822 E. 131st Street, Cleveland

INVESTMENTS AND FINANCE

(*Continued from page* 1301)

Cities	*Nov.,* 1913	*I. or D. from Nov.,* 1912	*Oct.,* 1913
Rochester, N. Y.	649,571	D. 32.9	735,403
Sacramento, Cal.	225,540	D. 18.7	236,245
Salt Lake City, Utah	171,800	I. 84.1	171,795
San Antonio, Tex.	102,800	D. 60.9	275,420
San Diego, Cal.	263,511	D. 64.7	563,779
San Francisco, Cal.	1,142,986	D. 40.2	1,118,280
Scranton, Pa.	156,625	I. 1.2	102,251
Seattle, Wash.	387,790	D. 3.9	474,190
Sioux City, Iowa	116,925	I. 7.4	365,162
Springfield, Mass.	951,295	I. 128.0	327,498
St. Joseph, Mo.	132,515	I. 43.8	61,128
St. Louis, Mo.	976,537	I. .5	598,796
St. Paul, Minn.	647,682	D. 40.7	804,252
Syracuse, N. Y.	182,330	D. 54.0	121,305
Tacoma, Wash.	63,520	D. 60.2	138,223
Tampa, Fla.	142,660	I. 58.0	114,163
Toledo, Ohio	283,555	I. 4.0	868,165
Utica, N. Y.	143,825	I. 92.2	457,702
Washington, D C.	644,030	D. 20.4	660,932
Wilkesbarre, Pa.	212,428	I. 109.9	206,687
Worcester, Mass.	299,688	D. 59.3	494,044
Youngstown, Ohio	150,740	D. 25.7	207,680
Total, 133 cities	$49,734,054	D. 28.8	$60,705,397

Another table in *Bradstreet's* gives totals for leading American cities from January, 1911, down to and including November, 1913, in order to show "the rise and fall in the building industry in the past thirty-five months," as follows:

	1912	1911	*Change, per cent.*
Jan., 132 cities	$41,411,871	$48,555,636	D. 14.7
Feb., 134 cities	54,607,238	42,842,495	I. 27.4
March, 141 cities	78,588,240	80,470,184	D. 2.3
First quarter	$174,607,349	$171,868,315	I. 1.5
April, 140 cities	$99,561,328	$83,339,805	I. 19.4
May, 141 cities	93,105,947	79,960,920	I. 16.4
June, 140 cities	94,707,643	87,946,080	I. 7.6
Second quarter	$287,374,918	$251,246,805	I. 14.3
Six months	$461,982,267	$423,115,120	I. 9.1
July, 141 cities	$85,720,991	$78,407,023	I. 9.3
August, 142 cities	81,900,934	91,268,999	D. 10.2
Sept., 142 cities	67,921,024	72,225,168	D. 5.9
Third quarter	$235,542,949	$241,901,190	D. 2.6
Nine months	$697,525,216	$665,016,310	I. 4.8
Oct., 143 cities	$72,275,680	$66,746,617	I. 8.2
Nov., 141 cities	69,935,837	66,049,706	I. 5.8
Dec., 146 cities	73,370,322	54,315,166	I. 35.0
Fourth quarter	$215,581,839	$187,111,489	I. 15.2
Twelve months	$913,107,055	$852,127,799	I. 7.1
	1913	1912	
Jan., 145 cities	$54,340,563	$48,692,024	I. 11.6
Feb., 145 cities	61,141,275	51,494,295	I. 18.7
March, 146 cities	81,220,557	79,409,845	I. 2.2
First quarter	$196,702,395	$179,596,164	I. 9.5
April, 145 cities	$96,918,246	$103,189,722	D. 6.0
May, 146 cities	88,706,252	95,008,769	D. 6.6
June, 146 cities	80,859,953	96,958,920	D. 16.6
Second quarter	$266,484,451	$295,157,411	D. 9.7
Six months	$463,186,846	$474,753,575	D. 2.4
July, 145 cities	$75,501,375	$87,580,278	D. 13.7
August, 146 cities	63,720,880	83,462,183	D. 23.6
Sept., 143 cities	76,720,050	68,680,476	I. 11.7
Third quarter	$215,942,305	$239,722,937	D. 10.0
Nine months	$679,129,151	$714,476,512	D. 5.0
October, 144 cities	$63,035,385	$73,128,886	D. 13.8
Nov., 133 cities	49,734,054	69,934,454	D. 28.8

GERMANY'S INDUSTRIAL GROWTH

That Germany in late years has made perhaps greater industrial progress than any other European country long since passed into general popular belief. Just what this means in actual figures of trade and manufacturing has recently been set forth in a letter from a Berlin correspondent of the New York *Times Annalist*, who says this progress, during the past twenty-five years, "has continually astonished even the observer who has lived

(*Continued on page* 1305)

Don't Accept a Substitute for Champion Priming Plugs

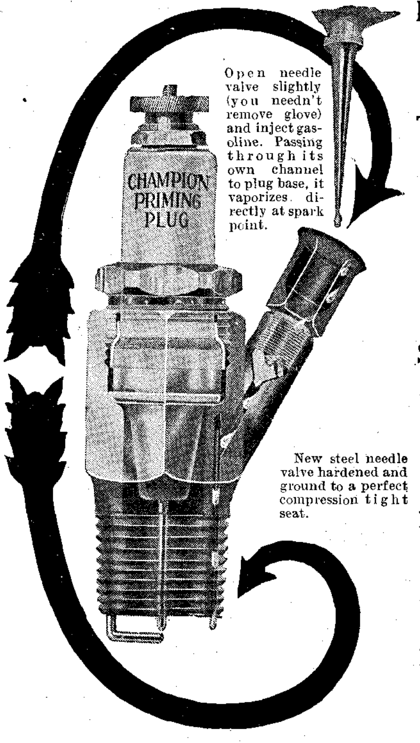
Champion Priming Plugs start any motor in any weather, on the first quarter turn.

Last winter thousands of users were delighted to find that they cut out the mean part of cold weather motoring.

Thousands more who wanted them were disappointed, because we could not keep up with the flood of orders.

This season's demand for them began long before the first snow fell.

They put the few drops of gasoline needed for starting right where you want them—then fire them with a hot, fat "*Champion*" spark.


CHAMPION PRIMING PLUG
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New steel needle valve hardened and ground to a perfect compression tight seat.

Don't accept an imitation. See that the word "*Champion*" is on the porcelain.

This is the only priming plug in which gasoline flows down a separate channel in the plug's shell, thus obviating sooting-up and danger of breaking the porcelain.

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Disregard coupon if you want the special size for motorcycles, but give name and year of motorcycle.

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Ownership of New Building—Fronting 92 feet on State Street and 48 feet on Wabash Avenue, an entire block in depth. Chas. A. Stevens & Bros. will occupy the first six stories and double basement, the remaining thirteen floors are finished into attractive specialty shops.

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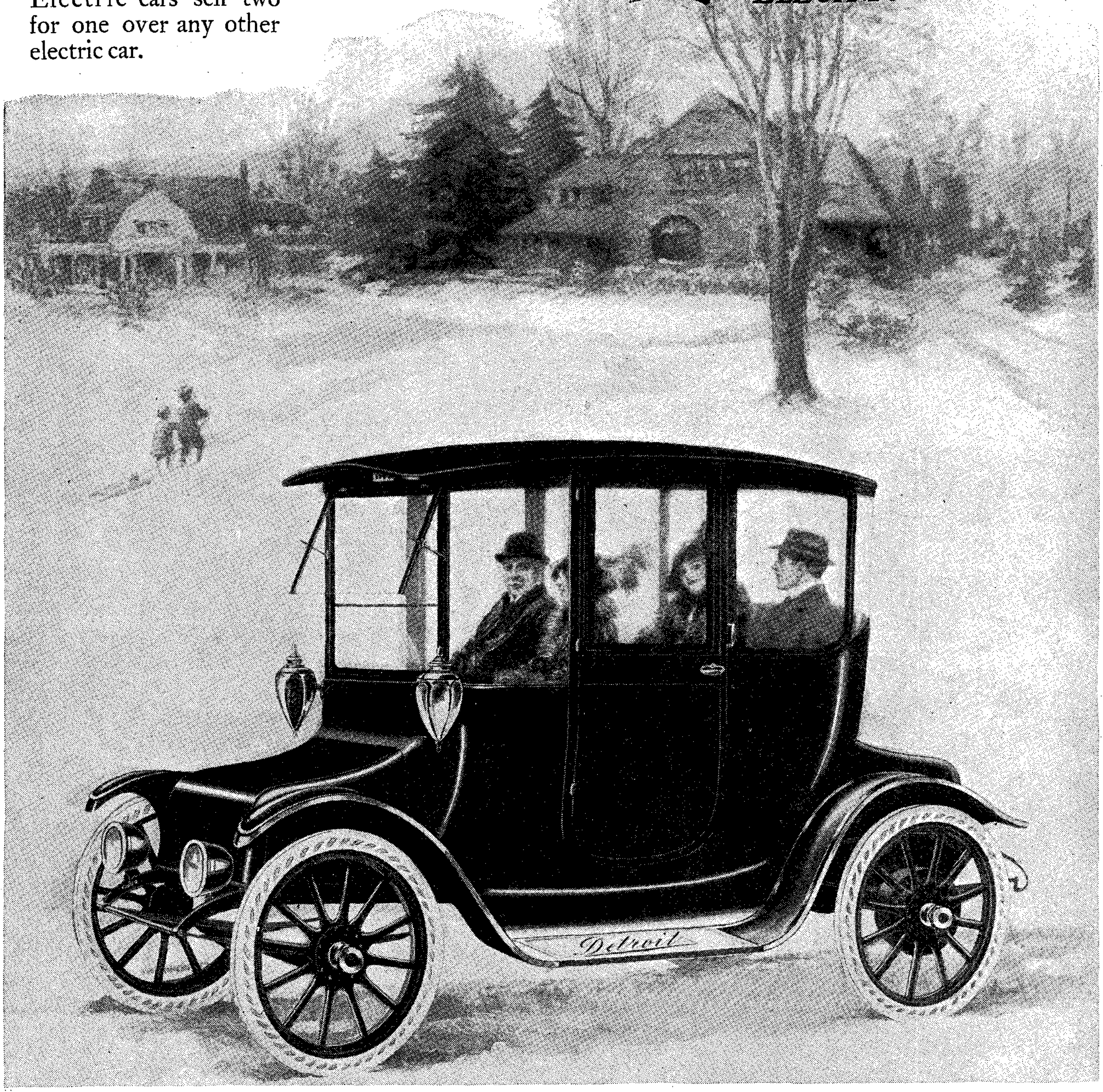

INVESTMENT AND FINANCE

(*Continued from page* 1303)

in Germany and witnessed its development from year to year." He bases his letter on a composite picture which has just been produced by Dr. Carl Helfferich, a director of the Deutsche Bank, and is about to appear in book form. Germany in twenty years has doubled her agricultural efficiency, her industries have increased even faster, and she has been saving $2,380,000,000 a year. Following are items in this correspondent's letter:

"Yet Helfferich's statistics, based upon the official reports, show that the yield per acre of wheat, rye, oats, barley, potatoes, and hay has increased 77.7 per cent. in twenty-five years; and the aggregate yield of these crops increased 87.7 per cent., notwithstanding an increase of only 5.8 per cent. in their acreage. In all these crops Germany is getting a larger yield per acre than any other of the large agricultural countries. At the same time Germany has increased its production of beet sugar about two-and-one-half fold. These remarkable results in agriculture appear all the more striking when one remembers that the number of persons engaged in agriculture has remained practically stationary during the period in question, whereas the percentage of the population subsisting from agriculture dropt from 42 per cent. in 1882 to 28.5 per cent. in 1907.

"In industrial production, of course, results have been for the most part still more remarkable. The coal production of the country—including lignite—rose from 76,200,000 tons in 1887 to 259,400,000 tons in 1912. The gain of 240 per cent. is without a parallel in any other country except the United States. At the same time the German production of iron ores has increased threefold, while the excess of iron ore exports of more than 700,000 tons for 1887 was converted by 1912 into an excess of imports by nearly 10,000,000 tons. During the same period pig-iron production rose from 4,024,000 to 17,853,000 tons. From 1886 to 1910 Germany increased its steel production 1,335 per cent., the United States 910 per cent., and England 154 per cent.

"Production statistics are not at hand for the other industries, but the increase in the number of employees and in steam power in a few of them gives an idea of their rapid development. In the machinery industry the number of persons employed increased 229 per cent. from 1882 till 1907, and more than 100 per cent. was recorded in mining and smelting, earths and stone, chemicals, paper, printing, and building. Still more remarkable was the gain in steam power, for which the statistics cover only the twelve years 1895–1907. In that brief period only four industries—textiles, woodworkings, foods and beverages, and printing—failed to increase their power more than 100 per cent., while the building trade gained 308 and machinery 557 per cent., and other industries between 100 and 200 per cent. This wholly leaves out of account the great increase in electrical energy.

"From 1890 to 1910 Germany increased its railway mileage 42.6 per cent., against 44.6 for the United States and much smaller figures for England and France. From 1885 to 1911 the freight movement on the railways increased in ton-miles nearly 273 per cent., the passenger traffic 377 per cent. Germany's commercial marine made a gain in steam tonnage from 470,000 net register tons in 1888 to 2,655,000 tons in 1913. From 1887 to 1912 Germany's import trade rose from $740,000,000 to $2,610,000,000, while exports rose from $747,000,000 to $2,156,000,000. In the same years Germany's total foreign trade gained 214.7 per cent., as compared with 173.3 for the United States, 113.1 for Great Britain, and 98.1 for France.

"The effect of all this increased activity in agriculture, manufacturing, and trade is reflected in the rapid growth in the aggregate income of the German people. This total income Helfferich estimates now at not less than $9,525,000,000, or probably somewhat more. For the year 1896 his estimate is only $5,120,000,000. Hence there has been an average yearly gain of $275,000,000 during the past sixteen years. As compared with the above estimate of the annual income of the German people, Leroy-Beaulieu estimated the income of the French people five years ago at $5,000,000,000; and Chiozza Money several years ago made an estimate of $8,310,000,000 for the English people. Thus the income of the German people amounts to a considerably greater total than that of those two rich countries.

"Taking up the subject of aggregate national wealth Helfferich applies two methods of calculation, one based on the assessments for the property tax in Prussia and several of the other States, and the other on the volume of property insured against fire in Germany. The totals recorded in both cases, of course, had to be corrected by making additions for property escaping taxation or not covered by insurance; and these additions appear to have been made in a very conservative spirit. According to the former method he arrives at an aggregate national wealth of $68,000,000,000; while the total reached by the latter method was nearly $80,000,000,000. He assumes a mean of about $75,000,000,000 for the national wealth.

"The growth of the national wealth—*i.e.*, the savings of the people, together with the created and the natural increment in the value of property—is placed at an average of between $1,430,000,000 and $1,670,000,000 during the past fifteen years; and in the most recent years the growth has even risen to $2,380,000,000 a year. Fifteen years ago the yearly accretion was hardly half so great."

BUYING RAILWAY EQUIPMENT

Statistics compiled by *The Wall Street Journal* show that the railroads "are still out of the market for equipment." A belief exists that, when buying does set in the orders will be "much smaller than in 1912." What rail-buying there has been this season "was conducted on a very conservative scale." One manufacturer is referred to as having said that "not in twenty years has he witnessed such a dearth of railway orders." Following are further interesting items in this article in connection with present conditions in the industry:

"In normal years many of the big railroads of the country would have had their rail orders placed early in the autumn, but this year, so far, some of the important transportation companies have not considered the subject. Among others, the Pennsylvania Railroad usually announces its orders by October or November, and has done so as early as September in some years, but it has as yet taken no such action in 1913.

"To realize the value of the rail business to the steel companies, it is but necessary to recall that this class of tonnage frequently runs above 3,000,000 tons, which, at a base price of $28 per ton, represents a very large volume of gross earnings for the

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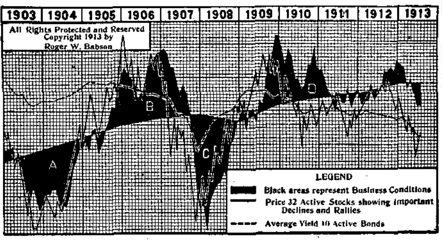

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Where (under the American flag) was a little girl sold by her mother for "some pigs, chickens, rice and a cloak"?

What wonderful and almost unbelievable change does one Chinese memorial tablet describe?

How are the cannibals of New Guinea indebted to an orange tree in Florida?

Why did a father offer a friend a large sum to put poison in his son's food?

Why were four Baptist preachers included among "many criminals"?

What important plan that is being widely adopted is described as System in place of Spasm?

What kind of a Christmas entertainment did the small boy say was "a lot better than candy"?

"The Church of the Kicking Overseers" is the Chinese name for which of the Christian denominations?

Where in United States is the American flag flying where it has never flown before?

What two foreign things do the Chinese say have been forced upon them?

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manufacturers as well as providing them with business which is relied on each year to keep the plants active.

"While the rail production last year was above the 3,000,000-ton mark, the apparent consumption was not, there having been 446,473 tons exported; which suggests that the railroads let down a little in rail replacements. The following table gives the total production and approximate consumption of all kinds of rails in the last 12 years, in tons:

Year	*Produc.*	*Consump*
1912	3,237,915	2,885,222
1911	2,822,790	2,405,330
1910	3,636,031	3,290,712
1909	3,023,845	2,725,847
1908	1,921,015	1,726,224
1907	3,633,654	3,298,500
1906	3,977,887	3,654,794
1905	3,375,929	3,098,184
1904	2,284,711	1,906,237
1903	2,992,477	3,057,195
1902	2,947,933	2,943,789
1901	2,874,639	2,557,580

"The above table shows that there has been no great increase in rail consumption over the last twelve years. As an example, consumption in this country in 1901 was 2,557,580 tons, compared with 2,885,222 tons in 1912. As far back as 1903 the country consumed more than 3,000,000 tons of steel rails. The improvement in the quality of the rails has had a great deal to do with increasing its life; also, the fact that much heavier rails are now being used. One manufacturer says that over the last several years the small amount of new construction has been a factor in keeping down rail consumption. It is estimated that if forced to do so, the rail mills of the country could turn out 6,000,000 tons in a single year, compared with the record output of 3,977,887 tons in 1906."

BETTER ECONOMIC CONDITIONS IN SPAIN

A general impression exists among observing people that Spain since her war with this country in 1898 has improved her economic condition. Statistics, in fact, go to show that, in many directions, this is true. It appears also that much larger sums are being spent each year for public education. It remains true, however, that Spain, with an area nearly as large as France, and an industrious and vigorous peasantry, now has about one-seventh the foreign trade and about half the population of France. The foreign trade of Spain, in fact, is only slightly greater than that of Sweden, a country with far smaller natural advantages.

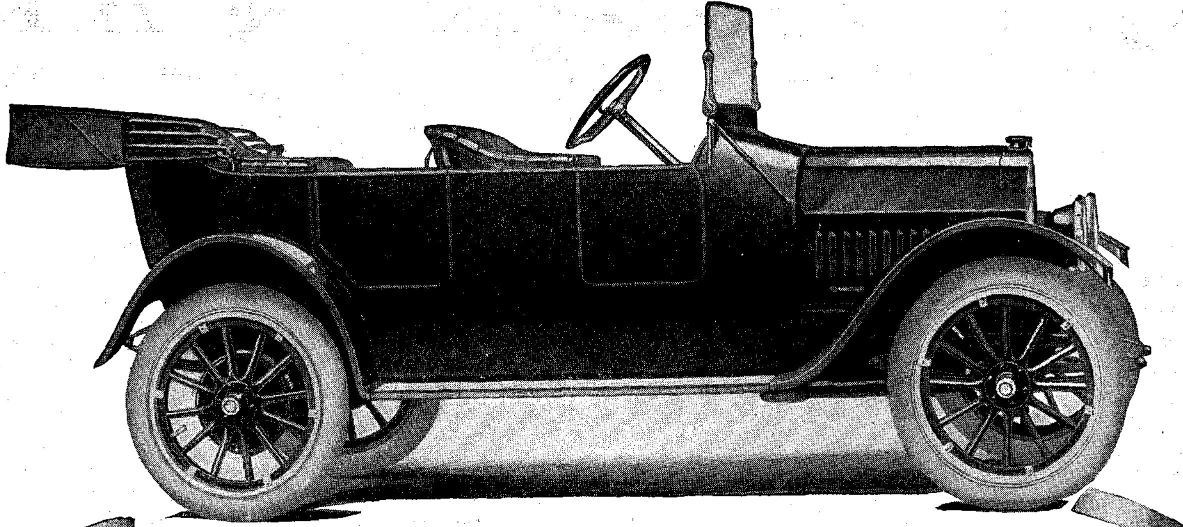
Valuable information as to present conditions in Spain has been obtained in London from British consuls at Madrid, Barcelona, and Bilboa, and is used as the basis of an interesting article on the internal affairs of the country printed recently in *The Economist*, of London. Of all centers Barcelona shows the greatest prosperity. Should her present progress be continued for twenty years more, it is believed by the consul there that "it will not only be the most populous, most important, and wealthiest city on the Mediterranean, but it will become, after the great capitals, one of the most important cities in Europe, vying as a commercial and industrial center with towns like Hamburg and Antwerp." Following are other interesting items compiled by *The Economist* from this and other consular reports.

"The most rapid way of getting to Buenos Aires from any place in Europe—even London—is by taking ship at Barcelona, and the Spanish and Italian boats from the port are large and good. The town exports more than seven million tons of cotton goods yearly, and the steady increase in the imports of raw cotton and coal testifies to the prosperity of the industry. The Barcelona report, of course, includes the most flourishing portion of Spain. The chief towns are Valencia, with 215,000 inhabitants, which is a most important fruit-producing center and a busy port; Zaragoza, with a population of over 100,000, with considerable and increasing manufactures; Alicante, a town of 50,000 inhabitants, which produces great quantities of wine and almonds; Palma, of 68,000 inhabitants, producing almonds and olives; and several small manufacturing towns. Manufactures are widely spread; for example, the little island of Minorca yearly exports several hundred tons of boots and shoes.

"Spain, however, can not be said to be in a satisfactory economic condition as long as the enormous drain of emigration continues. In 1912 the emigrants numbered 194,443, as against 158,377 in 1910. These figures, moreover, do not represent the full loss of Spain, for it is certain that great numbers sail from Marseilles and other neighboring ports; indeed, it is surmised that 70,000 left by Gibraltar alone. The main causes of this phenomenon are stated to be (1) the demand for labor in Argentina, which has absorbed nearly all the extra emigrants this year, owing to the abundant harvest coinciding with the temporary prohibition of Italian emigration to Argentina, and (2) the drain on the Italian male population caused by the war between Italy and Turkey. The emigrants to Argentina numbered 147,640 and to Cuba 29,386; the emigration to Brazil, Uruguay, and Mexico was much smaller, and only a thousand went to the United States. The great proportion of these were from the northwest of Spain, from Galicia and Asturia, and they are men whom the country can least afford to lose—sturdy, hard-working peasants of an unadventurous, home-loving character, who would not emigrate if their condition was supportable at home. It is noteworthy that the comparatively small ports of Vigo and Coruña embarked two and three times as many emigrants as the huge port of Barcelona in prosperous Catalonia.

"Spain's most valuable produce is mineral. Iron, copper, and lead are exported in very large quantities, while a considerable amount of coal is produced for home consumption. The wine industry is, of course, on a great scale; the area under vines is 3,149,000 acres. Far more Spanish wine is sent to France than to England. Cotton goods are largely exported, chiefly to Latin America. Spain does not export grain, and, in fact, receives a considerable amount of wheat from Russia; but she exports a great quantity of foodstuffs—oranges, almonds, onions, sardines, raisins, nuts, and vegetables. The bulk of these articles go to England.

"The country undoubtedly needs a better and more intelligent government. The introduction of modern methods of agriculture and communication, and an improvement in education, would bring about better conditions, and a system of lighter and more equitable taxation and a less centralized form of government are also desirable. Politicians are lacking in public spirit, and the management of affairs is almost entirely in the hands of the executive; the deputies are puppets in its hands, and are without the training necessary to enable them to take an efficient part in public affairs and to frame an intelligent budget. The people are simple and temperate in their habits, and this rich country ought to have no difficulty in supporting its small population in contentment."



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In every inch of their big, comfortable, beautiful bodies, in every part of their long, sturdy chasses, in every detail of their powerful, quiet-running motors, these 1914 models are backed up by eleven years of Jackson experience.

1914 Leader—"Olympic Forty" $1385

This is the model that has taken the heart out of competition. It has created more comment than any other announced for 1914. We do not believe any other car in its price class, or up to fifteen hundred dollars, can compete with the "Olympic Forty" at $1385 in the possession of the most essential elements of a motor car. Others may equal it in specifications, but specifications alone are not so important. Car quality goes further back than mere length of wheel-base or size of tires or bore and stroke of motor.

The chassis of the "Olympic Forty" has 115-inch wheel-base—plus—the right distribution of weight that makes for a balanced, easy-riding car.

It has good materials throughout—plus—the selection of the right kind of metal for the special duty it performs.

It has a big, powerful motor—plus—quiet and freedom from vibration.

It has a roomy, comfortably upholstered body—plus—full elliptic spring suspension both front and rear, with a degree of riding luxury as near to perfection as any road vehicle has ever attained. It has a body of beauty and grace—plus—the strength and dependability of high grade lumber dried in our own kilns.

It has a beautiful finish—plus—nineteen distinct paint shop operations of the good old-fashioned kind. That means painting and rubbing down, painting and rubbing—giving a finish that is as lasting as it is beautiful.

It has full equipment—plus—full electric cranking system, full electric lighting, electric horn, gasoline gauge on dash, extra rim.

It has dependability—plus—for there isn't a rivet in the car, from the radiator cap to the tail light, that isn't fitted with the certainty that comes of building the same product for eleven years and building it on honor.

It has serviceability—plus—the record of eleven years of satisfaction-giving reputation in the hands of thousands of owners in every part of the civilized world.

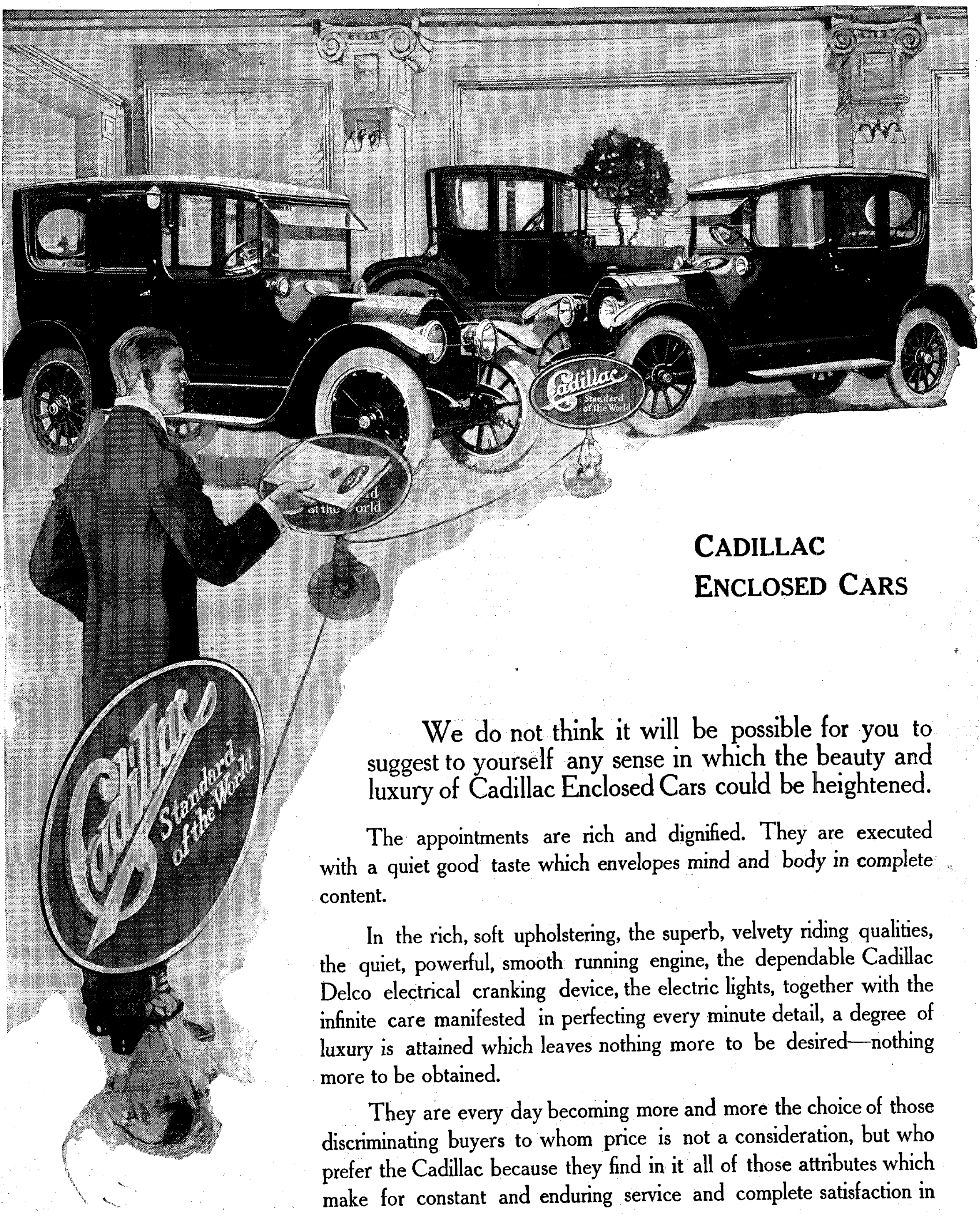
That is the foundation of Jackson superiority—in its record of service and dependability for eleven years. And for 1914 Jackson cars are better than ever. The "Olympic Forty" at $1385 leaves competition way behind.

The Jackson "Majestic Four" at $1885 is a leader in the standard two-thousand dollar class. There is no handsomer "Four" on the market for 1914. There isn't a better "Four," nor one in which you feel greater assurance of ample power, generous safety of construction, comfort in riding and beauty in finish.

The "Sultanic Six" at $2150 has proved to the motoring world that a Six-Cylinder car possessing every quality and luxury known to motoring, backed by a manufacturer with a known and honored reputation, can be bought for a reasonably moderate price. Wheel-base, 132 inches. Seven-passenger model, wheel-base 138 inches, $2300.

Write for catalog to Factory at Jackson or see your local dealer.

JACKSON AUTOMOBILE COMPANY, 1318 E. Main Street, Jackson, Michigan



CADILLAC
ENCLOSED CARS

We do not think it will be possible for you to suggest to yourself any sense in which the beauty and luxury of Cadillac Enclosed Cars could be heightened.

The appointments are rich and dignified. They are executed with a quiet good taste which envelopes mind and body in complete content.

In the rich, soft upholstering, the superb, velvety riding qualities, the quiet, powerful, smooth running engine, the dependable Cadillac Delco electrical cranking device, the electric lights, together with the infinite care manifested in perfecting every minute detail, a degree of luxury is attained which leaves nothing more to be desired—nothing more to be obtained.

They are every day becoming more and more the choice of those discriminating buyers to whom price is not a consideration, but who prefer the Cadillac because they find in it all of those attributes which make for constant and enduring service and complete satisfaction in the highest sense.

The line of enclosed cars comprise three types as follows: Seven passenger Standard Limousine at $3250, Five passenger Inside Drive Limousine at $2800, Three passenger Landaulet Coupe at $2500, all completely equipped. Prices are f. o. b. Detroit.

Cadillac Motor Car Co. Detroit, Mich.

MOTOR-CARS AND MOTOR-TRUCKS

(*Continued from page* 1281)

preparing to enter the American market in a large way, find themselves with a new price condition to face. Some of them will go forward uninterruptedly with their plans, while others, whose plans were less advanced, are reconsidering the situation before undertaking the creation of any extensive selling organization."

Interesting in connection with this reduction is the annual report of one of the largest makers having a factory at Akron. It appears that its great business, for the fiscal year ending October 31, amounted to $32,500,000 as against $25,232,000 in the previous year. Net earnings, however, in excess of $2,000,000 did not equal the net for the previous year, which were about $3,000,000. Among the causes of this decline in net were reductions in tire prices, a strike among rubber-workers, and the spring floods in Ohio. The net, however, was sufficiently large to permit the company to add a large sum to its surplus, the total assets now standing at $18,885,000, or an increase of $5,040,037. The balance-sheet for the fiscal year showing increases over last year has been printed as follows:

ASSETS	1913	Increase
Real estate and buildings	$3,493,536	*$362,033
Machinery and fixtures	2,857,714	2,857,714
Patents, etc	1	......
Securities owned	804,904	314,829
Notes receivable	136,882	*75,707
Investments	4,117,087	899,129
Bills and accounts receivable	4,117,087	899,129
Advances to agents, etc.	137,314	137,314
Cash	1,141,220	*127,320
Advances to subsidiary companies	719,313	719,313
Suspense items	430,156	234,592
Rentals, insurance, etc.	342,698	163,165
Totals	$18,858,251	$5,040,037

LIABILITIES		
Preferred stock	$5,000,000	......
Common stock	5,033,800	$7,100
Accounts payable	983,990	*132,416
Notes payable	3,653,000	3,653,000
Doubtful accounts	508,482	247,021
Depreciation	858,908	302,151
Surplus	2,820,071	963,182
Totals	$18,858,251	$5,040,037

* Decrease.

MORE CARS USED HERE THAN IN EUROPE

It has long been generally known that in this country are in use more motor-cars than in any other in the world. It appears, however, that, not only is this true, but the number used here is greater than the number used in all European countries combined. An estimate referred to by *The Wall Street Journal* places the number used in England and on the Continent at 250,000, whereas the number used here is believed to be at least 1,000,000. That European makers should continue to dread further increase in the American invasion is not surprizing, in view of all these facts, which mean cheaper and much quicker production here than in Europe. Already they are confronted with the fact that exports of cars from this country have increased in five years about $26,000,000. Commenting on this matter, a writer in *The Wall Street Journal* says:

"England, for instance, the largest of the foreign producers, turns out only about 20,000 cars a year; whereas over here, one concern, the Ford, reports having made and sold 185,000 during the season closed about a month ago. The output for all American concerns has been estimated at 400,000 for the 1913 season.

"Germany, in 1911, produced about 17,087 cars; in 1910, 13,113; and in 1909, 9,444. Italy is credited with having manufactured 7,305 in 1912, and 4,665 in 1911, most of which were made by the Fiat Co. Russia, which turned out 100 machines last year, 65 in 1911, and 13 in 1910, imports about $5,000,000 worth annually.

"Probably in all Europe there are not over 250,000 autos in use, as against more than 1,000,000 in the United States. The figures are incomplete, but France, according to consular reports, had 28,641 motorcycles in use on January 1 last, most of which came from England, that style of machine having become popular because of the side-car attachment. Germany, at the beginning of the year, had 57,464 autos in use, including the number in government, taxicab, and omnibus service. According to the Consul at Frankfort-on-the-Main, the competition of the American auto is not yet apparent in Germany. The manufacturers of that country have done their best to create a sentiment against American-made cars, and many prospective buyers are afraid of their alleged flimsiness. In 1912, the German tire producers exported about $8,300,000 worth of tires.

"Denmark has about 8,000 machines in service, about one-third of which are of American make. Portugal, with a population of 6,000,000, has only some 2,000 cars, and most of these are of French manufacture.

"Foreign makers have not yet adopted quantity production, and they can not see how the immense output here is going to be absorbed locally, year after year. The fact that our exports have increased from $5,277,847 in 1908 to $31,253,533 in the 1913 fiscal year would appear to furnish some basis for their fears."

TRUCKS HELP CLEVELAND OUT

As with Dayton last spring, so with Cleveland in the recent sudden snowstorm, causing distress in that city—trucks helped people out of their dilemma. The snow-bound city really suffered for want of supplies; indeed, famine was at one time threatened. Food was distributed to centers by means of commercial vehicles. Details of the suffering and relief are given by a correspondent of *The Commercial Vehicle:*

"The storm appeared in Cleveland on Sunday, and by Sunday night practically all rail traffic was at a standstill. Interurban cars were stalled in some cases miles from the nearest station, and many of the passengers were forced to take their choice of tramping through blinding sleet and shoulder-high drifts to near-by farms, or to stay in the unheated car.

"Wires and poles were blown down everywhere, and by Monday morning Cleveland was entirely cut off from outside communication except by wireless. This condition continued until Tuesday. Hundreds were forced to stay in Cleveland for two, and in some cases three, days, because of the tie-up on the railways, some of which were not operated at all on Monday. Travelers arriving in Cleveland Monday, Tuesday, and Wednesday were forced to sleep in the lobbies of hotels, in barber chairs, theaters, and on the tables of restaurants.

"By Tuesday the supply of milk was exhausted, except for what could be brought in on the few interurban lines then running. This was carefully distributed to a few depots, and sold only to families with babies. The severe driftage of snow on the tracks, and its blinding glare, which rendered semaphores invisible, and the danger at grade crossings, caused the railroad to fail until the storm had ceased and the tracks could be cleared.

"In the meantime men on horseback had been sent to dairy-farms to instruct the farmers to haul the milk in on sledges to a central point outside the limits of the city, at which point the motor-trucks took the treasured fluid into the waiting city. Local house-to-house delivery was practically unknown for two days, the trucks of both wholesalers and retailers combining to distribute food to the larger of the neighborhood stores, from which the customers were obliged to carry it home in baskets. The condition of the streets was such that passenger motor-cars were used only in the central districts. Horse wagons were hauled with four- and six-horse teams with light loads, motor-trucks alone running through the drifts as in normal times.

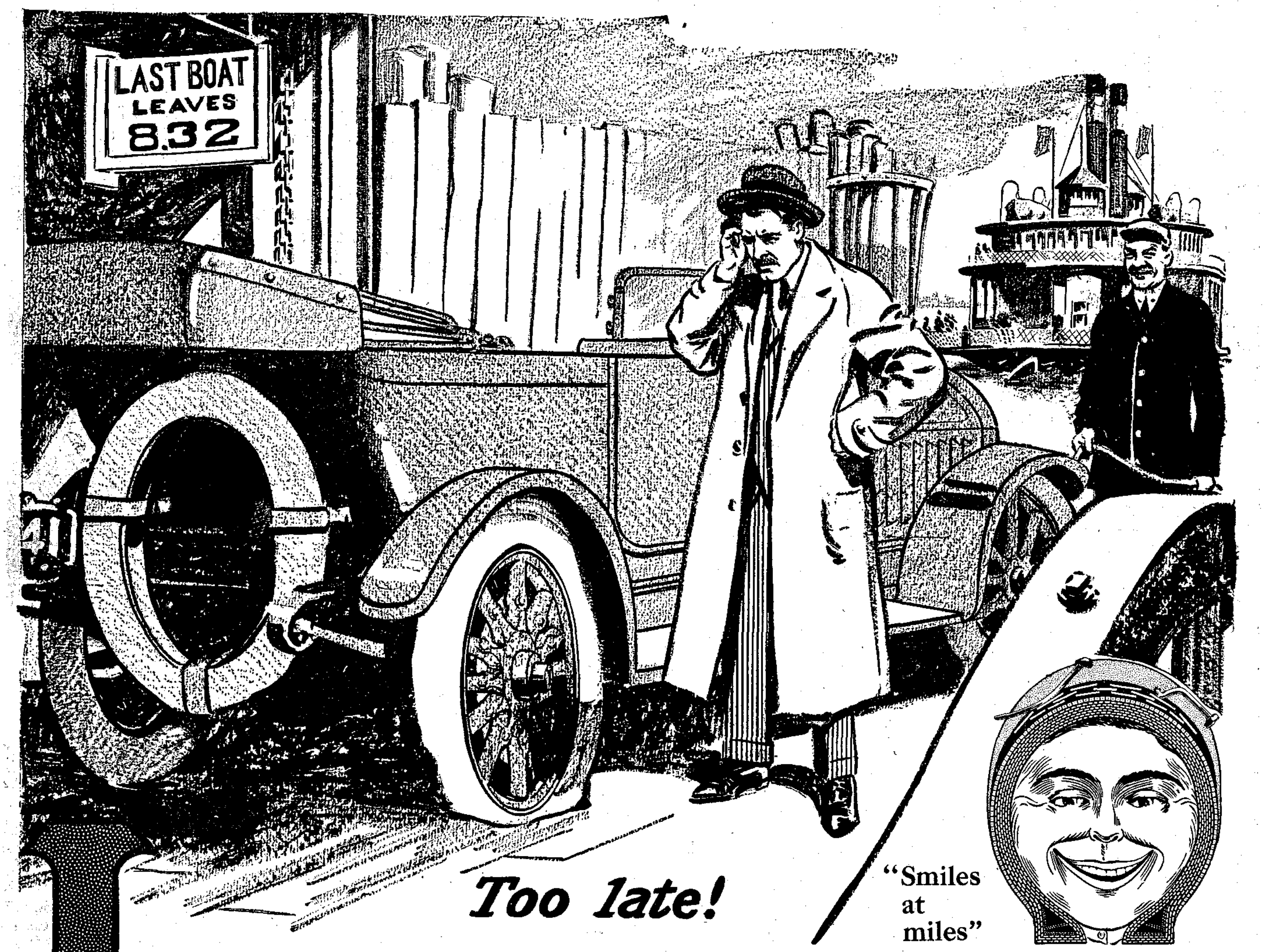
"One of the greatest dangers to which the city was made subject was the fire hazard. The alarm system was put out of commission, telephones all over the city were cut off, fire-hydrants were covered with drifts and well frozen, and only the principal thoroughfares were negotiable. Fortunately equipment with more staying power than that afforded by horse-flesh was available. Five tractors were employed constantly in reaching isolated fires."

THE ECONOMIC SIDE OF THE LINCOLN HIGHWAY

Rollin W. Hutchinson, Jr., a mechanical engineer who is well known as an authority on motor-truck transportation, recently prepared an interesting article on the importance of the Lincoln Highway as "an economic force in road commerce." He pointed out that at present the cost of moving farm products is one of the greatest burdens agriculture has to bear, and some relief from this burden could be secured by better roads and the use of motor-trucks. When the Lincoln Highway is constructed, the line will be of extra value to users of auto-trucks in handling farm products and merchandise. Mr. Hutchinson believes that the Lincoln Highway would prove to be of far more importance to farmers and to tradesmen and manufacturers than to users of it for pleasure purposes. The following are interesting passages from his paper:

"In 1912, the United States produced thirteen and one-half billion dollars' worth of farm products. Of this immense amount of farm products, the railroads probably carried three or four billion tons; horse vehicles transported perhaps three or four times this tonnage. In other words, the highway commerce of the United States, represented by 2,250,000 miles of all kinds of public roadways, transported three or four times the tonnage of the 250,000 miles of railways. Vast, therefore, as is the economical transportation of agricultural products to the railways from points where rails have not, and for many years to come will not be laid, the fullest advantages which rail transportation can give to commerce are not enjoyed in the United States to-day because the common carriers can not secure the tonnage which they can handle so much more cheaply than any other internal transportation agency.

(*Continued on page* 1311)



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Can you afford to gamble with punctures—missing important engagements; losing by one such occurrence the cost of puncture-proof insurance for a year?

Play safe! Only one-fifth of a cent a mile has protected others. It will protect *you* against punctures and lost time—against the high expense for inner tubes that punctures invariably cause.

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Each disc good for a smile—and for more than a mile.

Every disc a guarantee against puncture.

Discs overlapped without touching. Imbedded in rubber—free from all danger of heating or tearing loose.

Made like all Lee Tires, of the finest rubber and best fabric on the market. Cured by latest perfected process which most factories use for but a portion of their product.

Is it any wonder that such letters as this are frequent?

"I find that I have up to the present time bought ten Lee Puncture-Proof Tires for use on my cars. This may serve to show my interest in them. I am very enthusiastic on the subject of the Lee Puncture-Proof Tires, because I have not only obtained mileage exceeding their guarantee, but I have enjoyed a freedom from punctures and blow-outs that is as novel as it is pleasing. Some time ago I removed from one of these tires a long wire nail that had penetrated the tread until stopped by the steel discs, after which the nail was bent double, but without puncturing the tube or injuring the tread in any appreciable degree."

(Name on request.)

MOTOR-CARS AND MOTOR-TRUCKS

(*Continued from page* 1309)

"It would be difficult to calculate how much of the tonnage represented in farm products goes to waste in the United States every year because of the impossibility of getting it in the hands of the common carriers for transportation to the consumer. True, railroads radiate into every section of the United States, but due to lack of sufficient volume of traffic in undeveloped territory, there are millions of square miles of farm country now inaccessible to the railways. This farming territory is not developed because there is no way to get its products in the hands of the common carriers. It does not pay railroads to lay rails to points even where there is an aggregate large tonnage, but so widely scattered that the cost of conveying it will not to-day pay an adequate return upon their investment in trackage to these points.

"The only effective and economical way for the solution of the distribution problems of commerce—distribution being used in the larger sense of transportation, which is the most important factor—is the improvement of highways, and the improvement of highways as a whole must have its inception in the same way in which railroad development first began—namely, the building of great trunk lines to which branch or tributary roads feed. This is the large idea back of the Lincoln Memorial Highway, which is now on the map as the first to be consummated Transcontinental Highway artery.

"In planning the Lincoln Highway, its promoters had in mind this important fact, that no great national roadway could be constructed without inaugurating a great movement for the building of better roads—not only in the States which it traverses, but also in adjoining States. The Lincoln Highway will therefore give a country-wide incentive to good roads which all the agencies that have tended to promote good roads for the last ten years can not equal. It is believed that the practical advantages which the public will be quick to recognize in accruing from the Lincoln Highway will be the greatest possible incentive to the building of permanent good roads in two-thirds of the States of the Union. And the building of permanent good tributary roads to the Lincoln Memorial Highway will mean that what is now impractical—the mechanical transportation of merchandise and farm products over internal roadways—will become practical. If farmers, for example, could get their products to the best marketing points 200 or 300 miles distant in mechanical vehicles in two or three days or less, one of the biggest economic problems will have been solved. At the present day, the expense of moving farm products is one of the greatest burdens upon the agricultural population.

"Permanent highways feeding to the Lincoln Highway will enable the practical employment of motor-trucks in large units and operating on schedules to reach out into the tremendously wealthy country within a five-hundred-mile radius in either direction of the Lincoln Highway, and make available for the maintenance of a greater population the potential resources of the country, which are not half utilized, due to the abominable roads in these communities. In France and England to-day, there are motor-transportation companies which operate over territories of 200 or 300 miles, actually competing with the railways for short-haul freight and even for moderate distance freight transportation. The splendid highways in these countries have made motor transportation practicable, and have actually made it cheaper for the shipper to transport his goods in motor-trucks than over railways."

ELECTRIC MOTOR-TRUCKS

In order to determine how general has become the use of motor-trucks propelled by electricity, *The Commercial Vehicle* has sought by letter information from users of them throughout the country. The result is declared to show "some very unexpected and encouraging facts." Nineteen correspondents were heard from. These were using a total of 1,240 electric trucks. It is stated that these firms were "picked at random from a list of motor-truck users in some of the larger centers." The firms report using at the same time 407 horses, but most firms reported no horses. A brewery had 300, a gas company 35, and an electric company 70. Otherwise the nineteen reported no horses. Among the comments made by the same paper on its figures are these:

"It seems strange that such a far-away country as the Philippine Islands, a country that is regarded by many residents of the United States in the same way that many Europeans a few years ago regarded the United States themselves, should take so many electric commercial vehicles. The Department of Public Instruction, Bureau of Supply, however, finds the service of these vehicles an invaluable one.

"The Denver Gas & Electric Co. writes that its twenty-four trucks are of nearly all types and makes in order that a practical and concrete idea of what each truck will do under working conditions may be obtained. The present horse equipment consists of thirty-five horses, comprizing two two-horse teams and thirty-one single-horse wagons. The horses are being replaced by electric trucks in proportion to the usual substitution when their age or physical disability demands a change. No horses have been purchased in the past four years. This company maintains an electric-vehicle department, owns and operates its own garage and employs a high-class battery man. The electric vehicles are used by linemen in line construction; in the electric department for setting meters, changing burnt-out lamps, line repairs, troublemen, and street arc trimmers, and in the gas department for hauling gas appliances to be set in consumers' residences, setting meters, troublemen, and for freight drayage from the depot to the warehouse, from the warehouse to the salesroom, stations, and gas-works, and also in the delivery of coke.

"Concerning its electric vehicles, the Rochester Railway & Light Co. states that the sixty-four it has in use have displaced sixty horses. When horses were used, sixty-four being in service, a large amount of cartage for this company was done by contracting companies. Great satisfaction is felt with the new arrangement, however, the company doing all its own carting and saving considerable money. In the last six months of 1912, the carting bills were reduced by $12,000.

"The *Evening News* Association states that as the circulation of its newspapers increases it will doubtless be necessary to add more motor-vehicles. Horses are totally inadequate for this service, one of whose prime requisites is speed. The machines cover the entire city of Detroit three times each day, once in the morning and twice in the afternoon. The total mileage of the electric vehicles during 1912 was 105,283 miles."

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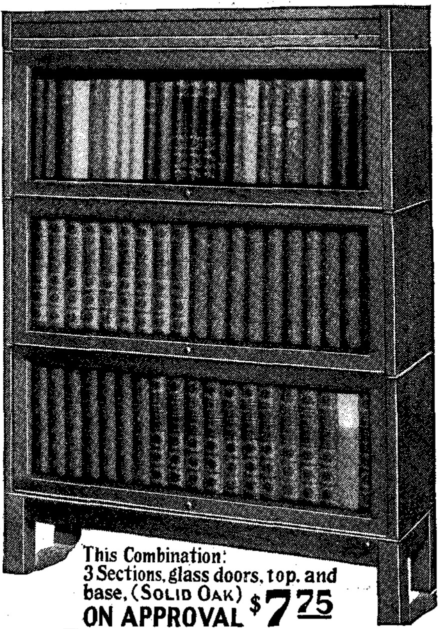

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Persistency in milk, richness of milk, economy of production, large yield, beauty of dairy type, breeding true to type, longevity, adaptability to different foods and different climates.

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William Howard Taft

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WHAT'S AHEAD FOR BUSINESS?

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Tear here and see for yourself if The Independent is not "good company."

THE INDEPENDENT
119 West Fortieth Street, New York

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LIGHT CARS TO CARRY PARCELS

While the cycle-car movement is being watched with some intentness by makers of pleasure automobiles, the production of a small motor-cycle type of vehicle for use in delivering parcels has awakened corresponding interest among makers of commercial trucks. It is being seen with increasing clearness that if the horse as a truck animal must eventually go, giving way to the motor vehicle, there will be some pressing need for an auto-truck of a kind that can be purchased for approximately the same price as a horse outfit. That need seems in some degree to be met by the motor-cycle truck with three wheels. A writer in *The Commercial Vehicle*, commenting on this subject, says:

"It is a certainty that the corner grocer, operating on a limited capital and compelled to use cheap help, can not afford the large investment needed in a 1,000-pound delivery wagon, which requires a real man to properly run. Then, what will the corner merchant do? He can cling to the horse, but that is not advancing the motor field. If there is a possible field for selling such a machine, then there should be a machine to fill the niche.

"London and many of the European cities have demonstrated that there is a very big field for such types of machines in a hundred or more lines of industrial activity, and that these little vehicles are able to make much better headway through the traffic than larger cars, and that their cost of upkeep in proportion to the work they do is lower than that possible with messenger boys riding on the trams, or work done by horse vehicles.

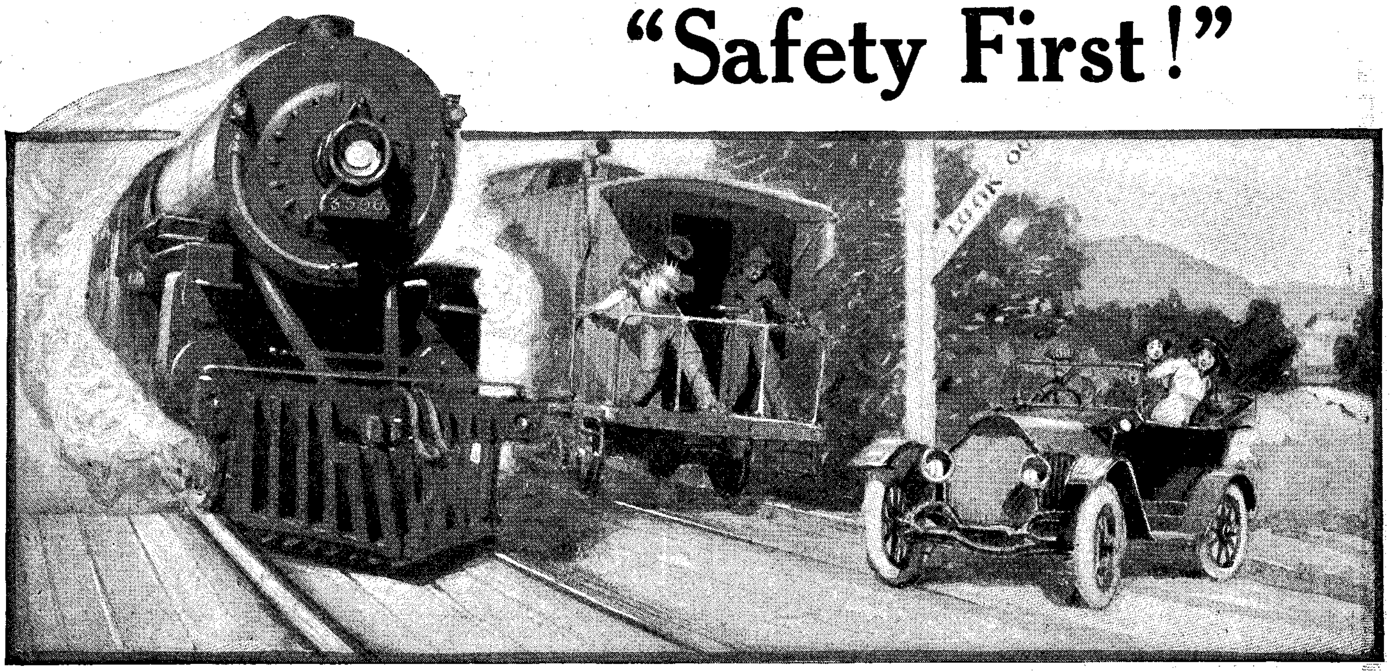
"These little machines are not costly to purchase, and their maintenance cost is relatively low. Their speeds are limited, which without doubt accounts for the lower maintenance costs, than were possible with the same type of vehicle in America, where the high speeds proved the graveyard of not a few installations. It is absurd to give the speed of the railroad locomotive to little delivery cars of this nature. It is not necessary to equip them with the fleetness of the railroad in order to make them an economic investment to the small-city merchant. This additional speed will unquestionably kill the very object for which the vehicles were created, namely, a cheap form of motor delivery.

"Such a type of machine can often be housed more cheaply than horses, and in cities of 25,000 or less the merchant can, not infrequently, garage them in connection with his store, suitable outbuilding for this work often being found in connection with the corner grocery. If there has to be an expensive garage bill with each of these little machines, then their real field is being curtailed. A vehicle to satisfactorily fill the niche outlined must but be elementary in the sense that its lubrication must be simplicity itself, the parts should be well protected, and everything made as non-adjustable and fool-proof as possible.

"It is not a wide span of the imagination to see the days when these little vehicles will be in quite general use, so general, in fact, that even small cities will have one or two street-repair men, who will make it a business to give attention to such machines, and respond to telephone calls for assistance from any one of two score or a hundred users of such machines. Such a traveling city repairman would be able to give each vehicle any attention that it might need once a week or once in two weeks, in order to keep it running in good shape, at a most nominal cost. The necessity for a non-technical driver would then be

(*Continued on page* 1315)

"Safety First!"



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At "Death Crossing" YOU can *trust* Thermoid Brake Lining . . . . . . Brakes you cannot rely on —utterly—are a constant menace. Every little emergency becomes a danger. Big, real perils, when brakes betray you, mean destruction of life or limb. If you would guard *yours* well, insist on Thermoid. It is 100% Perfect Brake Lining.

Thermoid
HYDRAULIC COMPRESSED
Brake Lining—100%

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Break open a strip of ordinary brake lining. Now *cut* open some Thermoid. You can't break it. It is too *compressed*. It must be cut.

You will *see* the looseness of the inside of ordinary woven brake lining. That it is stringy, straggling. That, when the outside is worn off, its braking power is gone.

Without friction, brake lining is useless. In emergency—demanding reliable brakes—it will fail you.

You will find Thermoid the same inside and out. Line your brakes with it. It has the most uniform gripping power. Use it till worn paper-thin. The gripping power remains the same. It is like the friend you can trust.

Thermoid is constructed of pure Canadian asbestos. The world offers no equal. This is first interwoven and reinforced with solid brass wire. At a glance, this process would seem to make it woven solid. Yet this process is outdone.

Under giant heated rolls the interwoven asbestos and brass is *impregnated* with a wondrous, secret friction compound. These heavy rolls force the compound clear through every pore of the asbestos body. Then it is compressed and cured on hydraulic presses for one hour at intense heat — under 2000 lbs. pressure.

The result is Thermoid—a single, solid substance—instead of the separate several.

This hydraulic compression is the reason for Thermoid's being brake lining *all through*. It explains why its density is fixed—unvarying. Why it cannot be burned out nor destroyed by any heat generated in service. Why it cannot be affected by oil, water, gasoline, dirt. Why its wearing life is greater. Why it has a seven years' record of success. Why it is used on more high-grade cars than all other linings combined. (And the automobile manufacturer *knows*.)

Thermoid contains *fifty per cent more in actual material*, size for size, than ordinary woven brake lining — because of the hydraulic compression — because that much more material is compressed, forced, crushed into every square inch of it. A comparative test of weight will show you that.

Sixty per cent more labor is required to make this 100% perfect lining. It means seven operations—as against three.

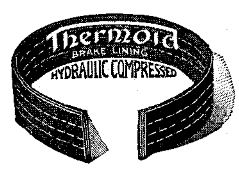
We *could* do away with the extra material—the extra labor—the four extra operations—and still offer you as good brake lining as the ordinary. Such a product we probably could sell cheaper.

But it wouldn't be Thermoid.

If you are an automobile owner, when you have your brakes relined pay yourself dividends in wear, value and dependability by insisting on Thermoid. When you buy a new car demand it.

If you are a supply dealer or garage owner, you will please your customers by giving them the extra value in Thermoid. Your jobber can supply you.

Our Guarantee: Thermoid will make good—or *we* will.



Not affected by heat, oil, water, gasoline or dirt

A few of the foremost cars using Thermoid 100% Perfect Brake Lining:

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Trucks:

Sanford
Bessemer
Wilcox Trux
Federal
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Dart

Electrics:

Rauch & Lang
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THERMOID RUBBER COMPANY

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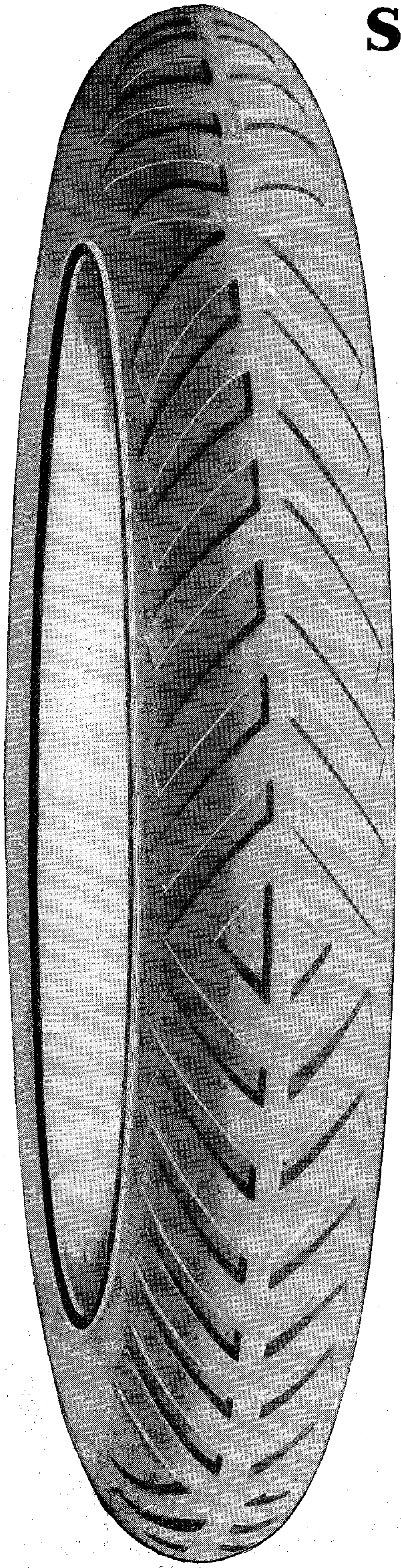

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when you use the "Columb" tread

Russian engineers first worked out the counter-cross or reverse herringbone pattern *theoretically*, as a tread which *could not skid*. Then it was tried out practically on the steppes of Russia, over the smooth roads of England, in the mountains of Switzerland and Spain.

It was used on every type of car and under the severest conditions imaginable. *It worked; it would not skid.* It is one of the features which quickly made known throughout the world the name of the

PRO-WOD-NIK

Columb Tread Non-Skid Tires

Pro-wod-nik Tires are quality tires, built on the principle that "the best is the safest and the cheapest" in everything pertaining to the running of a car. On the Continent and in Great Britain they are known to and preferred by every owner of a high grade car.

Pro-wod-nik Tires have a resiliency greater than that of any American tire. Every ply of fabric used in their construction is impregnated, by a special process, with pure Para, which gives the core the same elasticity as the tread. A layer of pure rubber compound between each ply of fabric binds the fabric together and further increases the *universal resiliency* of the tire. The side walls are of exceptional thickness and the construction of the bead is such that rim-cuts are unknown in Pro-wod-nik Tires.

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Whatever make or grade of car you operate, you cannot afford not to know about Pro-wod-nik Tires. For safety and low mileage cost you will find them unequalled. Write for booklet and learn all about them.

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Write to one of the following distributors, if more convenient.

Washington, D. C.—The Russian Auto Tyre Co., 920 17th St., N. W., Washington, D. C. **Philadelphia, Pa.**—Locust Auto Supply Co., 1411 Locust St., Philadelphia, Pa. **Albany, N. Y.**—W. M. Whitney Co., 95 Washington Ave., Albany, N. Y. **Rochester**—Robert Thompson, 245 East Ave., Rochester, N. Y. **Buffalo, N. Y.**—Jaynes Auto Supply Co., 804 Main St., Buffalo, N. Y. **California**—A. M. Reese & Son, Los Angeles, Cal. **Utica, N. Y.**—Horrocks-Ibbotson Co., 54 Genesee St., Utica, N. Y. **Poughkeepsie, N. Y.**—John D. King, 441 Main St., Poughkeepsie, N. Y.

MOTOR-CARS AND MOTOR-TRUCKS

(*Continued from page* 1311)

answered; and the buyer of such a vehicle would feel that he has not anything more to do than substitute the little motor for his horse equipment, in contrast with to-day, when if he adds a motor equipment he has to increase and revamp his business accordingly to keep down the added expense."

THE PROBLEM OF BETTER ROADS

Harry W. Perry, writing in *Collier's Weekly*, declares that the problem of better roads resolves itself into an economic problem, exprest in the question, "Can we make and maintain good roads and be better off financially as well as otherwise for having them?" He recalls that under the old system, when most road work was left to local communities, there were many sections in many States that "could not raise the necessary money for any kind of hard-surface roads." Out of these conditions have grown the better plans by which a part of the cost—usually 50 per cent.—is paid by the State. There are twelve States at the present time which have even gone further—having actually taken over the entire work and cost of building the main through roads. Mr. Perry says further on this subject and on other phases of the road problem:

"Conceding that the people want better roads and that the money is or will be forthcoming to build them, the real problem is how to spend the money wisely. This is one that highway commissioners and engineers are wrestling with all over the country, but more particularly in the East, where population is densest and the roads bear the most traffic. Roads that met the traffic needs fairly well a dozen years ago will not sustain the mixed traffic of horse-drawn vehicles, automobiles, and motor-trucks of the present time. The dust which is ground off of the road surface by the iron shoes of the horses and the iron tires of wagon wheels, and which is needed to cement the fragments of stone together, is sucked up by swift automobiles and blown away by the wind. The road surface then quickly ravels and the road goes to pieces. Unless repairs are made promptly, water collects in the holes and softens the base of the road, so that heavy trucks or farm wagons break through and it is not long before the road needs to be rebuilt. The Massachusetts Road Commissioners cite examples of new roads that were built in the most approved manner in sections remote from any large cities and which went to pieces in less than a year and consequently had to be resurfaced at a cost of $1,400 a mile.

"In the New England States and in England and France, where the road systems have already been built, much more money is spent for road maintenance than for construction. It costs more than $500 a mile per year to keep the Massachusetts State roads in repair, according to the highway commissioners. Half a million dollars was spent in 1912 for maintenance in the Bay State, of which $300,000 was paid out of the automobile fund. The average cost of maintenance and repair in the States of Massachusetts, Connecticut, Rhode Island, New York, and New Jersey for the eight years from 1905 to 1912 inclusive is given at $608 a mile per year. The motor-vehicle is generally blamed for the rapid destruction of the roads, and the fees for registration and for drivers' licenses have been increased repeatedly to raise money to be applied to road repairs.

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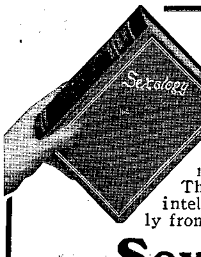

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Depends largely on a knowledge of the whole truth about self and sex and their relation to life and health. This knowledge does not come intelligently of itself, nor correctly from ordinary everyday sources.

Sexology

(*Illustrated*)

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CAN YOU EFFECT BIG BUSINESS ECONOMIES?

What is your road and street transportation costing?

How much can be saved in the cost of moving your goods? Have you investigated?

Are you operating horse-drawn vehicles? If so, do you know what they cost you?

Have you ever had a motor-truck traffic engineer give you an estimate on gasolene or electric vehicles?

A mining company, hauling its ore over rough mountain roads, displaced 32 horses by 5 motor-trucks. The same company reduced the cost of moving the ore by horses $18 per ton to a cost by motor-trucks of $8 per ton.

Which demonstrates that the subject is worth investigating whether you have a retail store delivery, a big factory freightage, or a mining output.

The Motor-Truck Department of The Literary Digest is organized to put you in touch with traffic engineers, who are experienced in the particular line of transportation in which you are interested. All readers of The Literary Digest are invited to avail themselves of the service of the Motor-Truck Department. This service is free to all without any obligation whatever.

In writing to us, do not fail to mention the character of goods which are to be transported by you; the average weight per load; average distance hauled; general character of roads or streets, etc. Your letter will receive our careful and individual attention.

Motor-Truck Department
The Literary Digest

"New York State derives a road fund of $1,235,000 a year from its 130,000 motor-vehicles, Massachusetts about $650,000 a year, Pennsylvania nearly $600,000, New Jersey $470,000, Ohio $400,000, and other States corresponding amounts according to the number of registrations and the size of the individual fees. There are approximately 1,200,000 motor-vehicles registered in all the States of the Union, which, at an average of $10 each in registration and license fees, fines, etc., represent about $12,000,000 paid by their owners yearly to repair the damage they do to the roads. They are the only kinds of vehicles that pay a special road tax.

"However, leading State highway commissioners assert that the sharp calks on horses' shoes and narrow iron tires on heavily loaded wagons are highly destructive of roads. Chairman Sohier, of the Massachusetts commission, tells of particular instances in which roads that stood up well under the traffic of 1,000 automobiles a day were cut to pieces in a few months by wagons hauling coal and ice, and that, after the wagons were replaced by motor-trucks, were soon rolled down again into good condition.

"Whether or not motor-vehicles are more injurious to roads than other kinds of traffic, they must be reckoned with, for, while various State legislatures have passed laws limiting the weights and speeds of motor-trucks, it is unlikely that any progressive American State will attempt for long to restrict the development of motor-trucking to the present inadequate state of the roads and ancient bridges.

"Almost two-thirds of all the traffic on all the State roads of Massachusetts and Connecticut at the present time is motor-driven. This has been ascertained by the State highway commissions by elaborate checking of all passing vehicles and is authentic. As a matter of pure economy, then, it is essential to build roads that will be most durable under mixed motor-vehicle and horse traffic.

"We must save the $500 or $600 a mile that is now being spent on road maintenance every year. If the road engineers are not yet satisfied what kind of materials and methods to use, is it not high time that they appoint an investigating committee to study the different kinds of roads having any claims to permanency and their comparative costs of construction and maintenance?

"The investigation should include the suitability of the different kinds of roads for all classes of traffic, their resistance to wear, to water and frost and to temperature changes; the comparative cost per square yard for putting down the base and wearing surface carefully separated from costs of foundation work, such as grading, drainage, retaining walls, and culverts; and finally the cost of repairs and rebuilding or resurfacing over a long period of years—say a quarter of a century, wherever data are available for roads built so long ago. The findings of such a committee would be invaluable at this time, for they might prevent the wasting of millions of dollars of public-road money during the next decade."

CHEAPER ELECTRIC TRUCKS

It is declared by *Automobile Topics* that "large inducements" await the enterprising person who shall establish stations where he can sell electric energy by "the simple plan of exchanging charged batteries for discharged batteries." Along with this need exists also need for a low-priced electric truck. While difficulties remain to be overcome in both cases, the writer believes both are feasible enough and that they will continue to be a subject of discussion. At a recent talk on the matter by an electric-vehicle association, the following points were brought out by different speakers.

"A great deal of difficulty has been caused the electric-vehicle user because of battery trouble. The electric-vehicle industry has suffered greatly in the past on this account, and also because of poor garage facilities. Conditions are improving however:

"William P. Kennedy proposed the low-priced car. The proposition was advanced with caution and in a limited way. Nevertheless it was a definite suggestion that the electric-vehicle maker might, with profit to himself and to the industry, put forth a cheaper product. He proposed the replacement of the horsed vehicle now used in cities by contractors in hauling between terminals and warehouses with a special type of low-speed electric to sell at $1,000 or under. 'It is quite possible to produce at the present price of horse equipment an electric vehicle that will do the same work that is now being done by horses.' 'The teaming contractors that move this enormous bulk of merchandise between the docks and piers in the great cities and the warehouses handle a five-ton load, moving a total distance of perhaps six miles in the day at the rate of about two miles an hour. Instead of producing a two-ton vehicle capable of covering forty miles a day at an average speed of about eight miles an hour, it would be perfectly possible with its present facilities for the automobile industry to turn out a five-ton truck, to run at an average of two miles an hour and to cover not over ten or twelve miles on a single charge. Such a vehicle, of a rugged and durable type, could be made to sell at a profit for less than $1,000. Perhaps it could even be made in quantities to sell for $500 to $800.'

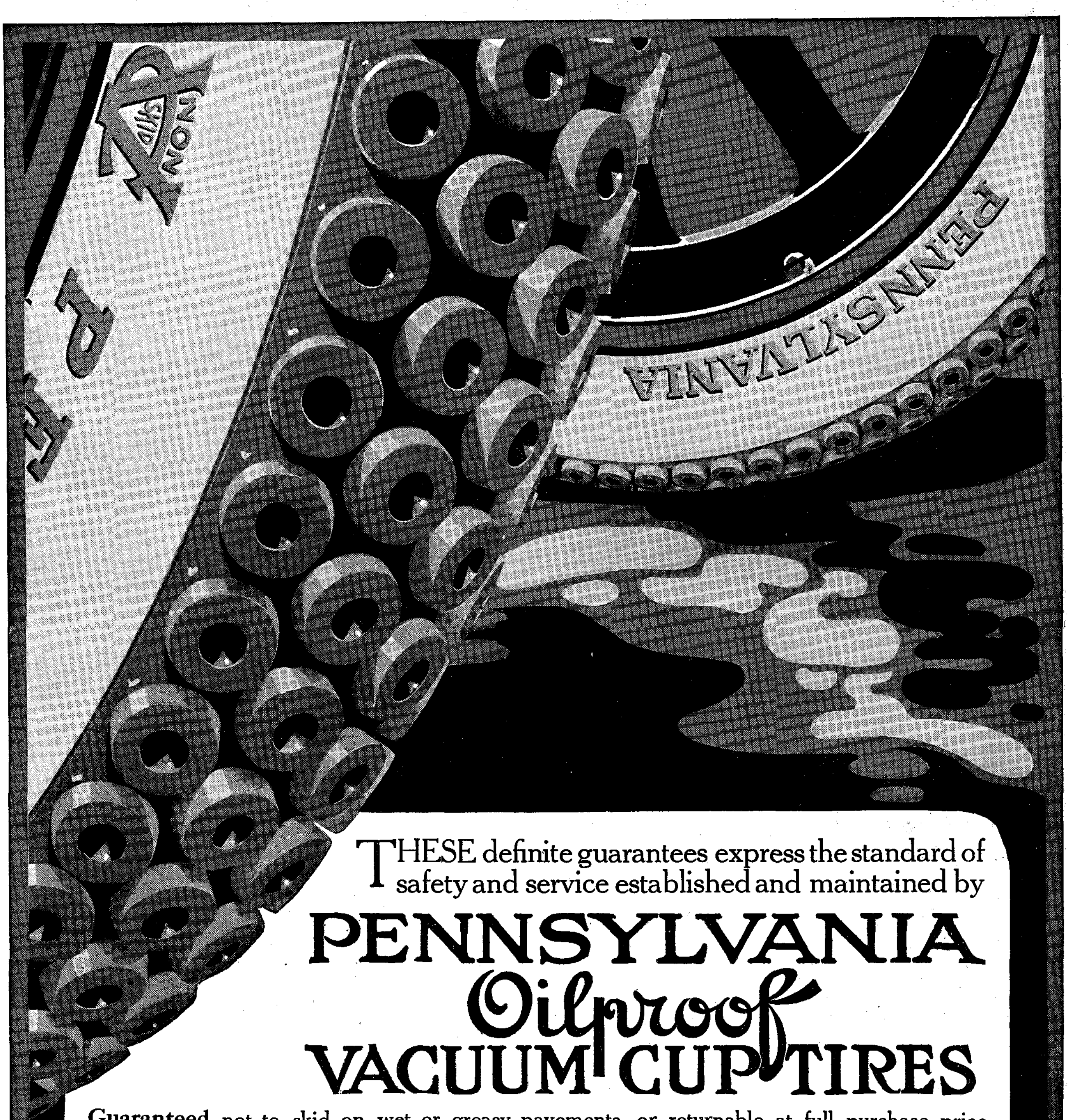
"Mr. Kennedy's suggestion provoked considerable discussion, and was immediately misinterpreted to apply to the vehicle supposed to be required by the small retail tradesman. Such a vehicle, if of the electric type, it was objected, could not be made to sell profitably at so low a price. Whereupon the members of the association were informed that Henry Ford already has made a thorough study of the question and is prepared, when the market is ready, to produce an electric equivalent of his present car suitable for commercial purposes and selling at a correspondingly low price. 'I believe it is now an assured fact,' said one of the speakers.

"Kennedy stifled all objections to the very small and cheap electric delivery wagon, however, by expressing his belief that the average small tradesman who can be persuaded to invest in motor equipment feels he must have a vehicle of somewhat pretentious aspect. He would be unwilling to purchase a vehicle really suited to his needs, because of its necessarily modest appearance, he explained. Therefore, to sell such a machine would be exceedingly expensive, and the market would prove hard to develop. His suggestion applied only to the direct replacement of horses in city trucking with a mechanical equivalent that would do the same work at less cost."

CHEAP AMERICAN CARS IN EUROPE

American consuls in foreign cities continue to report favorably on the market in Europe for cheap cars manufactured here. These reports have been made the basis of a letter printed recently in *Motor Age*. Germany is reported to have been particularly prosperous as to motor-cars. In 1912 she built about 24,000 and imported about

(*Continued on page* 1318)



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Guaranteed not to skid on wet or greasy pavements, or returnable at full purchase price after reasonable trial period.

Guaranteed against all deterioration due to the action of oil, wherever encountered.

Guaranteed to give 4,500 *actual* miles of service, under liberal and definite conditions printed on tag accompanying each casing.

The unusual qualities and features that have evolved and confirmed these guarantees through long and diversified actual use, have brought Vacuum Cup Tires to the head of the line. After experiencing Vacuum Cup economy and safety no motorist is ever satisfied with lesser service.

On heavy, powerful automobiles the service and safety of Vacuum Cup Tires have become imperative—and this, too, emphasizes their superiority for cars of less severe requirements.

Good dealers everywhere stock Vacuum Cup Tires.

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Spend the most enjoyable vacation of your life far from the blizzards and the cold.

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would be delighted and definitely benefited if his city was conducted on a purely economic and strictly business basis. There is a new plan of city government which abolishes a raft of useless offices, sinecures, jobs, and political rewards, and substitutes organization, method, and work. This new plan has taken hold of the country, and over 70 American cities are now saving thousands of dollars yearly by its methods. Read

Government By Commission

by John J. Hamilton, who was largely instrumental in having the plan adopted in Des Moines, Ia., where it has been immensely successful.

Mayor E. H. Crump, of Memphis, Tenn., says: "I believe the book will be a source of great education to the American taxpayers who are anxious for a chance to secure business methods in the administration of municipal affairs."

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Bids are invited for all or any part of the complete manufacturing plant of The Lansden Company, makers of electric commercial cars, at Newark, N. J., before January 21, 1914.

Floor area, 30,000 sq. ft., office additional. Modern machinery for capacity of four cars a day, ready for operation. Room for sixty hands. Independent freight siding.

Repair and replacement parts on hand. Cars have been leaders for ten years, give perfect satisfaction, used all over the world by biggest concerns, including Adams Express Co., department stores, trucking companies, etc. Patents are valuable.

Good location, plenty of skilled labor, room for expansion.

Investors, factory owners, boards of trades, etc., should write immediately for catalog to Harry L. Davisson, 394 Frelinghuysen Ave., Newark, N. J., or Bilder & Bilder, Attorneys of Trustee, 164 Market Street, Newark, N. J.

MOTOR-CARS AND MOTOR-TRUCKS

(*Continued from page* 1316)

3,000. Italy in the same year produced 7,300, and imported 1,005. In Italy American light cars are "increasing in number." Other items are these:

"Denmark is reported as having 8,000 cars in use, one for every 400 of population, one-third of these cars being of American make. The preference is shown for cars of low upkeep. The interest in cycle-cars is very marked, most of these being German three-wheelers, which work admirably on the good Danish roads.

"Portugal, with a population of 6,000,000, has fewer than 2,000 cars in use from the following countries: France, 966; Italy, 384; Belgium, 154; England, 145; Germany, 137; United States, 75; Switzerland, 15; Netherlands, 5; Spain, 1; Denmark, 1; total, 1,883. About 500 cars were imported in 1912 as against 300 the year before, so that interest is increasing. Russia is making almost no motor-cars; tho the imports in 1912 amounted to more than $5,000,000. About 3,500 cars were imported and but 100 made in Russia. The Fiat Company has a branch factory in Russia. Seventeen per cent. of the machines imported were motor-trucks, which showed the greatest gain.

"The report from France mentions briefly the cycle-car and motor-cycle gain, but presents no figures on the motor-car. The report from Spain is given over to publicity on a new spring-tire device to be tested by the military authorities soon.

"The imports to Norway are greatly increasing. Christiania, the main port of entry, received more than double the number of cars in 1912 which came in in 1911. These amounted to $247,364, or more than to the entire country the year before.

"The increasing interest in the American car is worth notice, this being almost entirely in connection with the small types of low prices, a field not catered to by foreign manufacturers, except in England, where the new cycle-car movement has brought out a large number of small cars—but few cycle-cars.

"The competition of American cars in Germany has not as yet been felt, for, says the report, the German buyer prefers and will prefer to pay a little more for his car which he can use for a number of years than to buy a cheap American car which may not render the same service. In direct contradiction to this statement there follows the remark that the upkeep and operating expenses for a car are so important an item that these are likely to be considered rather than the mere question of original cost.

"The main American competition, it follows, will be in the motor-truck field rather than in passenger-cars. Altogether the report so overdoes the arguments proving the American car to be out of the question that one might imply a fear that there was some feeling in the matter after all. The report from Saxony states that there is a distinct field for the American cars if direct agents could be in charge.

"The upholstery of American cars is criticized as being too sloppily done, leaving seams, scratches, and nail-heads exposed. The dark color of the cars consumes much of the space of the criticism, for with the Italian buyer the idea is against the stern, businesslike appearance of the dark colors, and cries for bright colors and better polished accessories which 'give the passer-by the opinion of prosperity.' The metric system also is advised for the measuring and manufacturing of parts, as the inch system is confusing. Also speedometers should read in kilometers, for reasons which are obvious."

YOU CAN DO IT
REO
WITH A REO
$1650
Reo Model J. Two Ton Truck
Chassis with Drivers' Cab. Body Extra
REO

Are You Paying For This REO Two-Ton Truck? Then Put It To Work At Once

THIS is a message that no thinking business man can afford to pass by without close investigation. We show here, beyond a question, that any firm with enough hauling to keep this truck reasonably busy, cannot afford to do without it. We show even more—you are probably paying for this truck, whether you are using it or not.

As a careful business man, you have learned to distrust exaggerated or careless statements.

Perhaps you have looked at the motor truck that way in the past — as something risky, for which too much had been claimed.

Therefore, we will cut out idle claims and general statements. We will reduce our case to cold figures.

Then we will ask you to decide, on no other basis than your own profit.

Once you have cast your vote for motor trucks, and weigh the facts we place before you at their face value, there can be no doubt as to the truck you will select for your work.

Let us decide upon a proper basis of comparison between the REO Two-Ton Truck, and ordinary horse-drawn delivery.

We generally find that the REO Model J Truck will take the place of three horse-drawn trucks and teams, but, to be on the safe side, let us compare it to only two teams.

We will compare the REO hauling a two-ton load 30 miles daily, with two teams hauling the same load 15 miles each daily, for one month of 25 working days.

108 gals. gasoline, 20c	$21.60
2 gals. engine oil, 50c	1.00
2 pounds grease	.20
Tires 750 miles, 2c	15.00
Depreciation, 20%	27.10
Overhauling ($100 year)	8.35
Interest, 6%	9.00
Insurance	2.33
Driver	62.50
Monthly operating and overhead cost	$147.08

Feed 4 horses, $15 mo.	$ 60.00
Shoe 4 horses, $1 mo.	4.00
Veterinary and medicine, $10 yr. each	3.35
Interest, 6%	8.45
Depreciation, 15%	21.13
Insurance	2.00
Paint and overhaul	5.00
Two drivers	125.00
Monthly operating and overhead cost	$228.93

The above is figured on investment basis as follows:

1 REO Model J Chassis	$1650.00
1 Body	150.00
Total investment	$1800.00

Two teams, $500	$1000.00
Four harnesses, $40	160.00
Four blankets, $7.50	30.00
Two trucks, $250	500.00
Total investment	$1690.00

This example is figured on a mileage and load that is certainly not more than 40% of the working capacity of the truck for ten hours, every day; while the mileage and load of the two teams is all they could be expected to accomplish each and every day—not taking into consideration that they could do no night work, as the truck can.

Even at these figures you can see the truck saving $81.85 per month—enough in eighteen months to buy a truck outright.

The Reason for the Reo

When we tell business men that we charge only $1650 for this big REO Two-Ton Truck, body extra, they cannot understand how we are able to build it at that remarkable figure. For an analysis of the situation shows 54 competing trucks average in price $2701.

Only a great and thoroughly experienced organization like the REO could possibly accomplish this result. Because of our unusually large and time-proven output, we have been able to reduce costs to a point impossible with a smaller organization, no matter how efficient.

If you do not find one of our 1500 dealers near you, write us and let us help you. We have, in the course of our wide experience, accumulated a wealth of interesting and valuable information on haulage costs which is at your service. Tell us your problems, and we will give you our unbiased help in arriving at the right answer. Full information will also be sent about REO Motor Trucks.

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Price in Canada $2200, chassis including drivers' cab; body extra. Reo Sales Co., St. Catharines, Ont.

Talk with the man who rides on TIMKENS

YOU can't know too much about the motor-car—the one you own or the one you expect to buy. Timken advertisements have told you about the foundations of the car—the axles and bearings. They have told you how two great Timken organizations are devoting themselves solely to the tasks and ideals of building the axles and bearings that will give the best possible service in motor-cars, pleasure and commercial.

And you know that it is not what the *maker* says about his products but what *users* say about the *performance* of those products that makes or breaks their reputation.

Sincere advertising pays. We believe in it and in the big definite objects of Timken advertising. Have you wondered what those objects are?

Timken Axles and Bearings are not in any sense "accessories." They are important *integral parts* of the car and can be sold only to car manufacturers. There exist in the United States not more than 150 car makers who can be possible Timken customers.

ONE great object of Timken advertising is to emphasize the obvious fact that cars which are to give lasting satisfactory service *must be built of the right parts.* Right foundations—axles and bearings; right motor, steering mechanism, springs—right every part.

And these right parts must be rightly "engineered" into the car by the combined efforts of the engineers who design the car and the engineers who design the integral parts.

Emphasizing these facts helps the whole motor-car industry.

We believe the public will reward all of us makers of axles, of bearings, of other parts and of complete cars who are sincerely striving to put the utmost use-service-value into our products.

ANOTHER object is to so *widen* the existing good reputation of Timken Axles and Bearings that they will have, in addition to their service value to the car owner, a distinct selling value to the car manufacturer. Knowing, as you and we do, that a *lasting* selling value can exist only where the truth is told and can be proved.

Widening the good reputation of Timken Bearings and Axles will, we believe, render a real service to car buyers—because Timken Axles and Bearings are standing up to the test of every-day use; a real service to dealers and manufacturers—because selling *real* values is their problem; and a real service to ourselves—because our future business success depends on the success of users, dealers and makers of Timken-equipped motor-cars.

THUS you have the main objects beneath all Timken advertising. And to accomplish those underlying objects each individual advertisement aims to induce you to talk with the man—there are thousands of him, everywhere—the man who rides on Timkens.

Those of you who ride on Timken Bearings and Axles know what service they render. Tell it, we urge you, tell it to others—for their benefit.

And you who are going to buy cars, ask about the day-after-day and year-after-year service Timken Axles and Bearings are giving. Ask, for your own benefit.

WHILE earnestly trying to build the axles and the bearings that will give the best account of themselves in use we recognize you, the car owners, as the court of final appeal. Our whole future success depends upon your verdict. If now or in the future you find that other axles or other bearings are giving better service than Timkens we not only expect, but advise, you to give them your support.

It is only because of our supreme faith in our ideals and our products, axles and bearings, that we dare ask you—for your own information and benefit, to talk with the man who rides on Timkens.

The reasons back of our confidence in your verdict are given in the Timken Primers, C-1 "On the Care and Character of Bearings" and C-2 "On the Anatomy of Automobile Axles." Sent free, postpaid, on request to either company.

R B CO

THE TIMKEN ROLLER BEARING COMPANY
Canton, Ohio
THE TIMKEN-DETROIT AXLE COMPANY
Detroit, Michigan

D A CO

TIMKEN
BEARINGS & AXLES

PERSONAL GLIMPSES

(*Continued from page* 1296)

of thousands additional cubic yards of dirt, he regarded the extra labor as a mere incident, in no wise affecting the ultimate accomplishment of the task to which he was set. He unemotionally shoveled the clay objections out of the way, much as the householder shovels a snowslide from his sidewalk, and went about his business of cutting the backbone of Culebra.

David Du Bose Gaillard was born in Fulton, Sumter County, S. C., September 4, 1859, the son of Samuel Isaac and Susan Richardson (Du Bose) Gaillard. His education began in the South Carolina private schools, and was academically finished at West Point, where he was graduated in 1884. Then followed two and a half years at the Engineer School of Application. From there he went as assistant on river and harbor and fortification work in the Florida district for over four years. From February, 1892, to December, 1894, he was a commissioner on the Mexican boundary survey. In 1895 he was on fortification work at Fort Monroe, Va.

He was assistant to the Engineer Commissioner of the District of Columbia for a time. Later he took charge of river and harbor work on Lake Superior, remaining there until June, 1903. He was then detailed with the general staff of the army in May, 1903, and with the exception of a few months he remained on duty with the general staff until March, 1907.

He was serving in Cuba on the general staff as chief of the military information division at the time of the disturbance there in 1906, and was appointed to duty on the Isthmus of Panama while still on the island in February, 1907. He was promoted to the rank of lieutenant-colonel April 11, 1909.

TRAFFIC IN NAMES

WHEN a man in Tampa, Florida, or Cheyenne, Wyoming, receives a courteous business letter from a St. Louis or Baltimore business house about which he has never heard, he may wonder how in the world his name ever became known to such a concern. It probably does not occur to him that by buying something by mail he has made his name a commodity in itself and become a target for commercial correspondents as long as he lives and probably long after a tombstone has been erected to him on some grassy hillside. His name and address may be used by perfectly respectable enterprises or by fakers, depending usually upon the kind of a concern he first tries to do business with. Some particulars are furnished by the Kansas City *Star:*

> If you have ever answered the advertisement of a medical concern your name and address is worth anywhere from two cents to ten cents. But if you have actually bought medicine by mail it is worth more.
>
> If you have ever been so unwise as to buy treatment from any of the hundreds of quacks that advertise, your name is worth anywhere from twenty-five cents to $5. It all depends, in that case, on how susceptible a "sucker" you have been. Quack doctors have been known to pay as high as $5 a name for men who were good "producers," that is, who have paid money for long periods for medical treatment.
>
> The names and addresses of those who buy whisky by mail have a very live value. A brisk trade is carried on in those lists of names, the theory being that a man who has the habit of buying liquors by mail is a steady drinker and that he may be induced to give his patronage to another house.
>
> Some idea of the value placed by a whisky house upon the lists of names of its customers who order by mail may be had from an incident that occurred in this city a year or so ago. An employee of a whisky house that did a large mail-order business was induced to leave the employ of that house and enter that of another in the same business in this city. One of the considerations was that he was to bring with him the lists of mail customers of the house he was leaving. He secretly copied the lists and took them with him to his new employers. The firm he had left learned of this and it employed a very shrewd lawyer to get them back. The lawyer applied to the circuit court for a writ of replevin, and armed with this he and an officer went to the office of the rival concern and entered. The plan of recovery had been carefully laid out in advance. On the sidewalk below the window of the offices a man was stationed. Then the lawyer and the officer with him grabbed the lists of names and threw them out the window before the man in the office realized what was going on. The man on the street picked up the lists and rushed away with them and concealed them.
>
> The house that had lost its lists in this way raised a great legal hubbub about it. Suits and counter-suits were brought, but the lists of names had effectually disappeared; no one could be found who would admit that he knew where they were, and they were never recovered.
>
> There are firms that make a business of dealing in names of mail-order customers. They are principally in the East. This firm writes to a house in the mail-order business and offers a price for the list of names of live customers. If they buy a list for one cent a name they sell the list for a little more and thus make a profit. Recently a business house in this city decided to try out the experiment of advertising a book it published. Within two weeks it received circular letters from several firms in the East, principally in New York, offering to sell lists of names of persons who were in the habit of buying books by mail.
>
> The mail-order departments of the big dry-goods stores are constantly receiving offers of lists of names.
>
> The clerks in the tax office of the different counties in the West often write to mail-order houses and departments offering to sell lists of the names of every man who is a taxpayer in the county. These names are copied from the tax rolls. They are supposed to be valuable because a man who pays taxes in the country is in a position to buy goods and pay for them. Other clerks in the county offices in the country make a business "on the side" of making lists of live-stock men only, as that class of men are known to have money.

BAKER'S COCOA

Is Good Cocoa

WALTER BAKER & CO LTD.
BREAKFAST COCOA
BAKER'S
LA BELLE CHOCOLATIERE
WALTER BAKER & CO LIMITED
REG. U.S. PAT. OFF.

Of fine quality, made from carefully selected high-grade cocoa beans, skilfully blended, prepared by a perfect mechanical process, without the use of chemicals or dyes. It contains no added potash, possesses a delicious natural flavor, and is of great food value.

WALTER BAKER & CO. Limited
Established 1780 **DORCHESTER, MASS.**

INDEPENDENT
AROUND THE WORLD TRIPS $647.30

Tickets Good for Two Years **Start Any Time, Any Place Either Direction** *First Class Throughout*

Europe, Mediterranean, Egypt, India, Java, China
Japan, Tasmania, Philippines and Hawaii

Travelers' Checks Good All Over the World

Write for "$647.30 Independent World Trips" Booklet

Oelrichs & Co., General Agents, 5 Broadway, New York
H. Claussenius & Co., Chicago Robt. Capelle, San Francisco
Alloway & Champion, Winnipeg Cent'l Nat'l Bank, St. Louis

NORTH GERMAN LLOYD

What You See on the Panama Canal

The tropical sun rising out of the Pacific over the thatched huts of the natives; rare flowers in splendid profusion; monkeys and parrots chattering in the trees of the dense, dank jungle; and the wonderful Canal, practically complete and with ships passing through—all these you will see and more too, on

NORTH GERMAN LLOYD

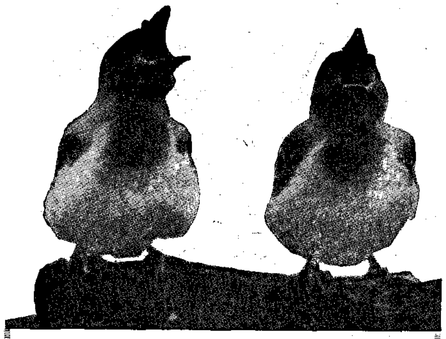
Panama Canal—West Indies Cruises

Jan. 14 Cuba, Panama, Jamaica, Porto Rico, Bahamas—22 days. . . . **$160 up**
Feb. 12 Cuba, Jamaica, Panama, Venezuela, Trinidad, Barbados, Martinique, St. Thomas, Porto Rico, Bahamas —29 days . . **$175 up**
Mar. 19 Cuba, Panama, Jamaica, Porto Rico—21 days. . . . . **$160 up**

Cruises to be made by the splendid steamship
"Grosser Kurfeurst"
Write for booklet "To the Canal and Caribbean"

OELRICHS & CO., Gen. Agts.
5 Broadway, New York
H. Claussenius & Co., Chicago
Central National Bank, St. Louis
Alloway & Champion, Winnipeg
Robert Capelle, San Francisco

The Key to Europe



Books for NATURE Students
and Lovers of the
GREAT OUTDOORS

Baby Birds at Home. By Richard Kearton, F.Z.S. Beautiful plates and colored pictures from direct photographs; and interesting text concerning the family life and habits of the birds. Octavo, cloth, $1.25 net; postpaid $1.38.

The Wood Folk at Home. By May Byron. A delightful narrative of the busy hand-to-mouth existence of various folk in fur and feather. 12mo, cloth. 6 illustrations in color, and various other cuts. 50c net; postpaid 55c.

The Bird Folk at Home. By May Byron. Intimate and interesting details of bird-habit and bird-abode. Illustrated with color plates, and black-and-white cuts. Cloth, 50c; postpaid 55c.

Spiderland. By R. A. Ellis. A fine big cloth book of unusual interest and value to nature students. Numerous illustrations. Cloth, $1.25; postpaid $1.36.

Insect Workers. By William J. Claxton. Of great value to teachers and others. Shows the various insects at work and explains their wondrous methods and skill. Eight full-page plates in color and black-and-white. Cloth, 50c; postpaid 55c.

A Manual of American and European Butterflies and Moths. Reproduced in natural colors with their common and scientific names. Prepared under supervision of William Beutenmuller. Cloth, 25c net; postpaid 27c.

A Manual of Common American and European Insects. (Companion volume to above.) 25c net; postpaid 27c.

Marvels of Fish Life. By Dr. Francis W. Ward, F.Z.S., F.R.P.S. With more than 100 photographs of fish taken *under water* in their natural surroundings, by the ingenious devices of the author. Cloth, $2.00 net; postpaid $2.15.

The Nature Book. A popular description, by pen and camera, of the delights and beauties of the open air. Color plates and photographs. Two octavo cloth volumes. Each vol. $5.00 net; postpaid $5.38.

Life Histories of Familiar Plants. By John J. Ward. The why and wherefore of details in plant life. With numerous illustrations. Cloth, $1.25 net; postpaid $1.35.

Cassell's Natural History for Young People. By A. E. Bonser. Reliable natural history, non-technical in language. Octavo, cloth. Almost 300 pages, with 100 full-page illustrations. $2.00 net; postpaid $2.18.

How to Know the Trees. By Henry Irving. How to distinguish one kind from another at any season, with explanations of their individual character and habits. Illustrated. Cloth, $1.25 net; postpaid $1.35.

Trees and How They Grow. By G. Clarke Nuttall and H. Essenhigh Corke. One of the most sumptuous popular books on trees that has ever been published. Illustrated with 186 photographs and 15 autochromes. 12mo, cloth, $2.00 net; postpaid $2.15.

Wonders of Plant Life. By S. Leonard Bastin. Invaluable to students and teachers of nature study, and of absorbing interest to the every-day reader. Illustrated with colored plates and half-tones. Large 12mo, cloth, $1 25 net; postpaid $1.37.

Kearton's Nature Pictures. By Richard and Cherry Kearton. The incomparable work of outdoor life in illustration. Two vols., cloth. 24 color plates, 72 photogravures, hundreds of half-tones, etc. Per set, $10.00 net; carriage extra.

Send for Free Catalog, Describing many other Books on Gardening, Outdoor Life, Nature Study, etc.

FUNK & WAGNALLS COMPANY
354-60 Fourth Ave. New York, N. Y.

THE SPICE OF LIFE

Grief.—Man never realizes what mutual sorrow really is until he reads an editor's regrets.—*Puck.*

Wins Either Way.—" They say that a man who has cold feet is pretty sure to have an active brain."

" Yes, either that or a well-filled purse." —*Chicago Record-Herald.*

Not So Many After All.—There are about 200 brands of religion. But that isn't so many when you remember that there are about 78,962,354 brands of cussedness.—*Cincinnati Enquirer.*

Near.—" He is one of those near-vegetarians."

" What is a near-vegetarian? "

" He never eats meat except when he is invited out."—*Houston Post.*

Easy to Find.—" And did you ever seek the man," we asked the Office.

" Once or twice," replied the Office. " But I found him waiting outside my door."—*Cincinnati Enquirer.*

Fortunate.—" Did your husband have any luck on his hunting trip? "

" Splendid! Didn't you hear? "

" No, what was it? "

" He got back alive."—*Houston Post.*

He Should Fret.—" You can't fool all the people all the time," announced the Investigator.

" I know it," replied the Trust Magnate. " There is plenty of profit in fooling half of them half the time."—*Cincinnati Enquirer.*

Nick's Disguises.— SMALL BOY — " Mamma, is it really true that the devil has horns and a club foot? "

MOTHER—" Ah, my dear, sometimes the devil appears in the shape of a very handsome and charming young man."

BOY (pityingly)—" Oh, mummy! You're thinking of Cupid."—*Punch.*

Staying with Them.—" Some of your constituents are disagreeing with you," said the trusted lieutenant.

" Well, keep tab on them," replied Senator Sorghum; " when enough disagree with me to constitute a reliable majority, I'm going to turn around and agree with them."—*Washington Star.*

A Suggestion.—SIR—In the November *Scribner's* Theodore Roosevelt writes:

" I was informed by entirely trustworthy people that in swimming cattle across a river savage hippos had been known to assail and kill them."

Why do the hippos swim their cattle across a river? And why do they destroy their own property?

A colleague of mine writes, in an account of a shipwreck: " Being swept from stem to stern by tremendous waves the captain abandoned the ship."

Wouldn't it be feasible for the American colleges to institute a course leading to, say the degree of D.P.C., that is, Doctor of Participial Constructions?—*Corr. of the New York Evening Post.*

Weakest Cog.—" What's most liable to get broke about your automobile? "

" The owner," replied Mr. Chuggins.—*Washington Star.*

Anguish.—" Do you ever weep over a story? "

" Sometimes when I get it back from the publishers."—*Houston Post.*

Consolation.—Another good thing about being a vegetarian is that when the price of hen eggs is prohibitive one can eat the nests.—*Dallas News.*

Surprized.—COUNSEL FOR THE DEFENSE (to client who has been dozing during the verdict)—" Wake up and get out. You're acquitted! "

THE ACCUSED—" Lor' lumme. Wot! Not guilty? "—*Sydney Bulletin.*

Perfectly Satisfied.—A large, slouchy colored man went shuffling down the road whistling like a lark. His clothes were ragged and his shoes were out at toes and heels, and he appeared to be in the depths of poverty for all his mirth.

As he passed a prosperous-looking house a man stept from the doorway and hailed him. " Hey, Jim! I got a job for you. Do you want to make a quarter? "

" No, sah," said the ragged one. " I done got a quarter."—*Everybody's Magazine.*

No Change.—The young men or the town had bought the vacant lot opposite Miss Martha Billingsby's " fashionable school for young ladies," purposing to build a club-house thereon.

" I am sorry for you," said one of Miss Martha's friends; " I fear having those young men opposite you instead of that empty lot will seriously injure your school."

" Oh, never fear," answered Miss Martha promptly; " I can assure you that it will still be an empty lot."—*Neale's Monthly.*

Busy Days.—" Where's the president of this railroad? " asked the man who called at the general offices.

" He's down in Washington, attendin' th' session o' some kind uv an investigatin' committee," replied the office boy.

" Where is the general manager? "

" He's appearin' before th' Interstate Commerce Commission."

" Well, where's the general superintendent? "

" He's at th' meetin' of th' legislature, fightin' some bum new law."

" Where is the head of the legal department? "

" He's in court, tryin' a suit."

" Then where is the general passenger agent? "

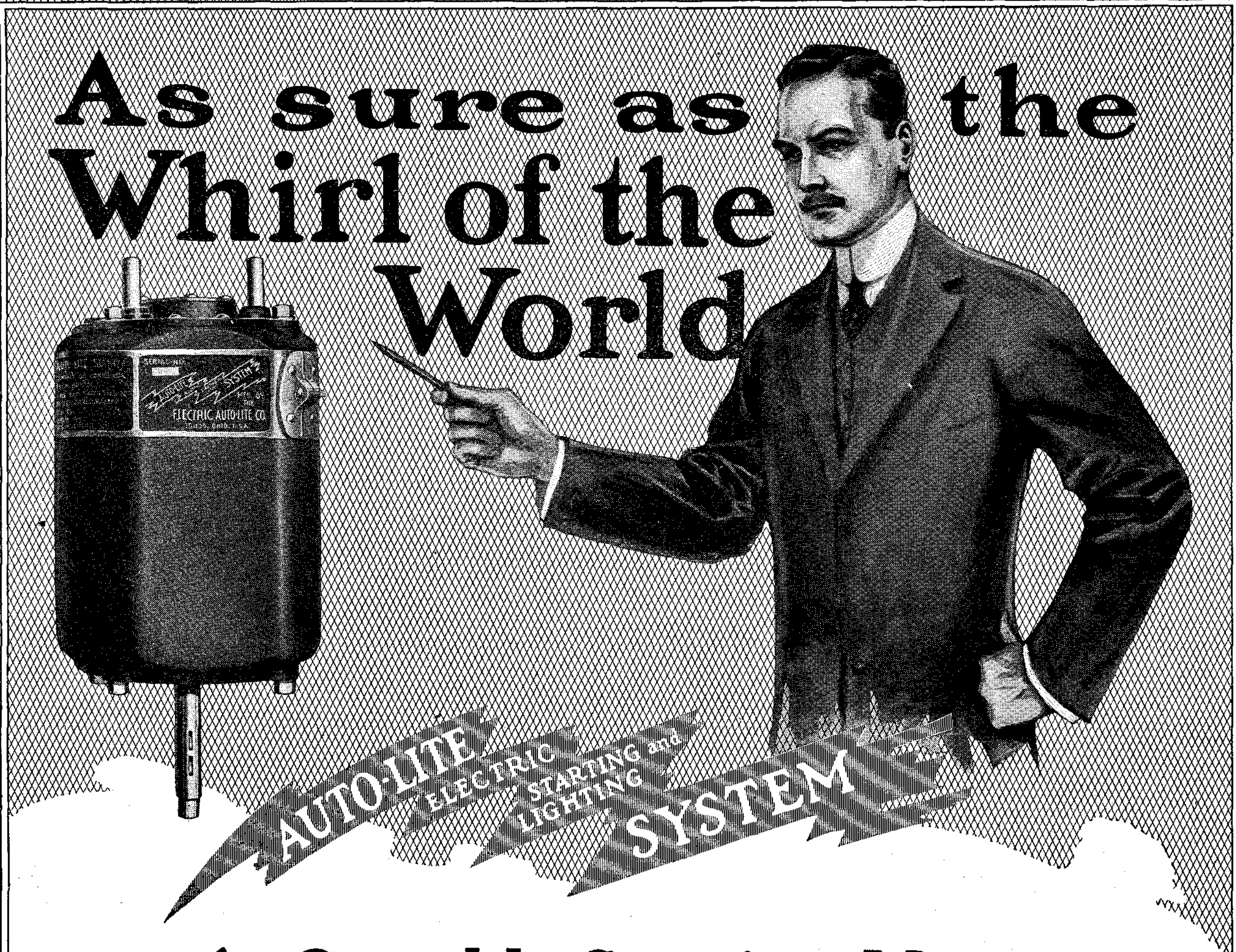
" He's explainin' t' th' commercial travelers why we can't reduce th' fare."

" Where is the general freight agent? "

" He's gone out in th' country t' attend a meeting o' th' grange an' tell th' farmers why we ain't got no freight-cars."

" Who's running the blame railroad, anyway? "

" The newspapers and th' legislatures." —*Pittsburg Press.*



A *Capable* Starting Motor

SO rugged and powerful that it will spin a big six-cylinder automobile engine faster than 100 revolutions per minute with the ease of a Hercules and on less than 100 amperes of current, the Auto-Lite Starting motor can be relied upon to perform its function faithfully and fully—compelling positive starting day in and day out, winter or summer.

Strong—compact—*capable*—fully enclosed—protected from the deteriorating effect of water, dirt and grease, it is built for hard, continuous service and should last longer than the car to which it is attached.

Look for this efficient starter on your 1914 car.

The manufacturing and financial facilities of the Electric Auto-Lite Company are adequate to handle contracts of any size, not only for starters but for complete electric lighting and ignition systems as well.

An Explanation to Owners

While the complete Auto-Lite electric lighting system may be attached easily to the average car, it is more difficult to install a starting motor because space and structural limitations sometimes necessitate material alterations and considerable machine work before a satisfactory application can be made—hence orders from individual owners for *starting motors* are not solicited.

You *can* have the complete Auto-Lite equipment on your *new* car however.

Manufacturers can furnish it if you so specify.

The Electric Auto-Lite Company

"The Pioneer Makers of the 6-Volt Electric System" Toledo, Ohio

Every Motorist should have a copy of the Auto-Lite Handbook on Automobile Electric Systems.

Explains in detail, functions of the various parts—how to locate and remedy troubles of all kinds—embraces all electrical automobile systems. The large operation chart which it contains is alone worth the price.

Regular price, 50c.

Will be sent to you for 10c in stamps if you use the coupon.

Branches

New York Kansas City
Detroit San Francisco

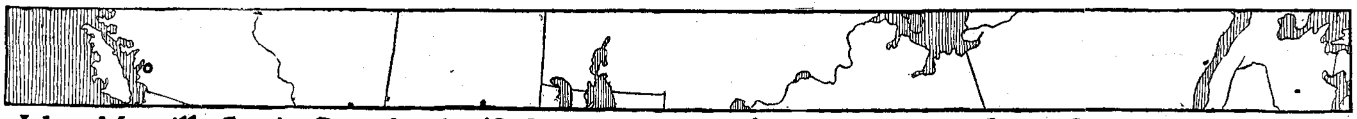
This Coupon Saves You 40c

The Electric Auto-Lite Co.,
122 Michigan Street, Toledo, Ohio.

Enclosed find 10c in stamps for which please send me your handbook.

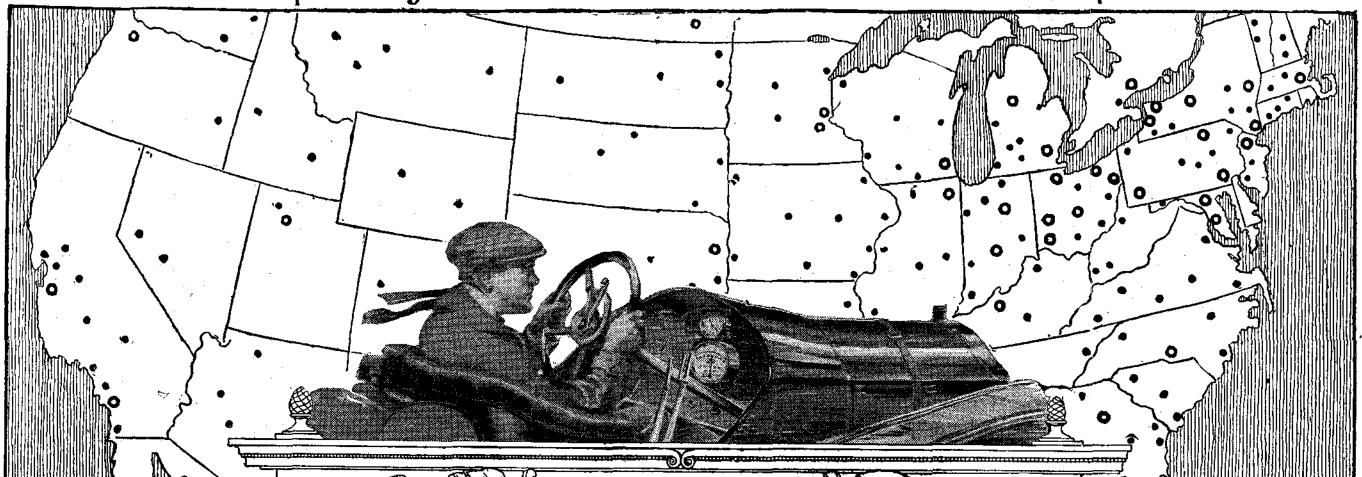
NAME ....

ADDRESS ....



Johns-Manville Service Branches in 49 Cities assure satisfactory service to Jones Speedometer owners

Circles on map indicate J-M Service Branches Dots indicate location of direct representatives



WITH its five millions of capital and its tremendous resources in sales methods and service the H.W. Johns-Manville Company will hereafter control the selling, and, in connection with the inventor, Mr. Joseph W. Jones, the manufacturing policies of the

Jones Speedometer

Centrifugal Principle

This means that Jones Speedometer owners are assured efficient Johns-Manville service wherever they may be. It means that a Jones Speedometer is as conveniently kept in repair as a watch.

Forty-nine established Service Branches and 589 direct representatives throughout the country offer unrivalled repair and replacement facilities. No other speedometer manufacturer can honestly claim such far-reaching, efficient service.

And the H. W. Johns-Manville Company alone has the advantage of being able to distribute the great cost of this service over an extensive line of high-grade Automobile Accessories—rather than a single article.

That the centrifugal principle of the Jones Speedometer is absolutely accurate at all speeds—unaffected by temperature, vibration or magnetic influence—has been proved again and again by road and laboratory tests.

And now to the unrivalled qualities of the Jones Speedometer is added the unrivalled Johns-Manville Service.

The H. W. Johns-Manville Tag attached to every Jones Speedometer is a positive guarantee of mechanical perfection and sincerity of service.

You can have the Jones Speedometer installed in any car if you specify it.

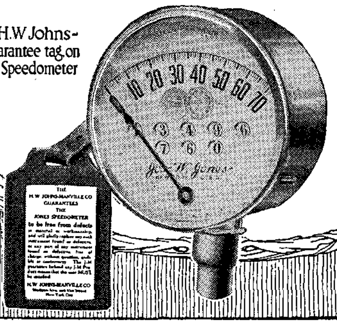
Send for booklet describing why the centrifugal principle insures accuracy in Jones Speedometers — and learn more about the efficiency of the H. W. Johns-Manville Service.

H.W.JOHNS-MANVILLE COMPANY

Manufacturers and Marketers of Brake Lining, Spark Plugs, Electric Lamps, Speedometers, Horns, Fire Extinguishers, Dry Batteries, Vaporizers, Auto Locks, Fuses, Tapes, Packings, Roofings, Pipe Covering, etc.

Madison Ave. and 41st St. New York City

Note this H.W Johns-Manville Guarantee tag on every Jones Speedometer



The tag that insures mechanical perfection and service integrity

H. W. Johns-Manville Co. Service Branches

AKRON, O.
502 Everett Building
ALBANY, N. Y.
53 State Street
ATLANTA, GA.
31 A So. Broad Street
BALTIMORE, MD.
207 - 213 E. Saratoga Street
BIRMINGHAM, ALA.
851-852 Brown-Marx Building
BOSTON, MASS.
55, 57 and 59 High St.
BUFFALO, N. Y.
206-208 Main Street
CHARLOTTE, N. C.
1117 Commercial Bank Building
CHICAGO, ILL.
322 N. Michigan Ave.
CINCINNATI, O.
654-656 Main Street
CLEVELAND, O.
813-815 Superior Avenue, N. W.
COLUMBUS, O.
45 W. Long Street
DALLAS, TEX.
503 Sumpter Building
DAYTON, O.
259 Fourth Street
DENVER, COLO.
534 Denver Gas and Elec. Light Building
DETROIT, MICH.
72 Jefferson Avenue
DULUTH, MINN.
Superior Street and Fourth Avenue W.
GALVESTON, TEX.
2209-11 Strand Street
HOUGHTON, MICH.
96 Shelden Street
HOUSTON, TEX.
706 Stewart Building
INDIANAPOLIS, IND.
30 S. Pennsylvania St.
KANSAS CITY, MO.
1321-1323 Main St.
LOS ANGELES, CAL.
222-224 N. Los Angeles Street
LOUISVILLE, KY.
Paul Jones Building
MEMPHIS, TENN.
45 S. Third Street
MILWAUKEE, WIS.
201-231 Clybourn St.
MINNEAPOLIS, MINN.
251-253 Third Avenue So.

H. W. Johns-Manville Co. Service Branches

NEWARK, N. J.
239 Halsey Street
NEW ORLEANS, LA.
Cor. Magazine and Gravier Streets
NEW YORK, N. Y.
Madison Avenue and 41st Street, Executive Office
OMAHA, NEBR.
1003 Farnum Street
PHILADELPHIA, PA.
21, 23 and 25 N. Second Street.
PITTSBURG, PA.
100-102 Wood Street
PORTLAND, ORE.
22 Front Street
ROCHESTER, N. Y.
521 Chamber of Com.
ST. LOUIS, MO.
501-505 N. Third St.
ST. PAUL, MINN.
615 Ryan Annex
SALT LAKE CITY, UTAH
306 Dooly Block
SAN FRANCISCO, CAL.
Second and Howard Streets
SEATTLE, WASH.
1020 First Avenue So.
SYRACUSE, N. Y.
344 Gurney Building
TOLEDO, O.
1014 Grand Street
WASHINGTON, D.C.
304 Union Trust Building
WILKES-BARRE, PA.
Coal Exchange Building
YOUNGSTOWN, O.
502 Stambaugh Building.

The Canadian H. W. Johns-Manville Co., Ltd.

MONTREAL, QUE.
450-452 St. James Street
TORONTO, ONT.
19 Front Street, East
VANCOUVER, B. C.
511 Winch Building
WINNIPEG, MAN.
92 Arthur Street

This list is being steadily increased.

2259

CURRENT EVENTS

Foreign

December 11.—More than 250 natives perish in a terrific tornado on the coast of Sierra Leone.

The Euphrates dam, the first step in the reclamation of Mesopotamia, is completed.

Col. Arthur Homan, of St. Gall, is elected President of the Swiss Confederation.

December 12.—The Russian Government proposes to the Powers the withdrawal of all foreign troops, including even legation guards, from China proper.

Da Vinci's "Mona Lisa," the celebrated painting stolen from the Louvre in August, 1911, is discovered in Florence, Italy.

December 14.—The German Crown Prince is recalled from Danzig to Berlin to join the general staff of the Army, thus ending his exile from the capital since 1911.

The Japanese battle cruiser *Haruna* is launched at Kobe, Japan.

The island of Crete is formally annexed to Greece, King Constantine running up the Hellenic flag over the fort at Canea.

December 15.—The strongest earthquake in several years is experienced at Tokyo and Yokohama, Japan.

The British battle cruiser *Tiger*, whose engines are designed to give the hitherto unattempted horse-power of 100,000, is launched at Clydebank, Scotland.

Cardinal Rampolla, one time Papal Secretary of State, dies in Rome.

December 16.—The Italian Foreign Minister announces that the Triple Alliance compact has been renewed without modifications.

The French Government withdraws the measures authorizing an income tax and a loan of $260,000,000.

Domestic

WASHINGTON

December 11.—Secretary Bryan issues a statement defending United States Minister Sullivan from charges in connection with Dominican concessions.

Secretary of War Garrison announces that Major-General Wood will not be reappointed Chief of Staff.

December 15.—Secretary Bryan and Chevalier Van Rappard, the Netherlands Minister, agree upon peace-treaty terms.

The United States Department of Agriculture estimates the country's fourteen principal farm products to be worth $4,940,301,000, exceeding the 1912 value by $182,772,000. The total value of all products of the soil, including animal products, is placed at $9,000,000,000.

December 16.—A corps of statisticians in the Post-office Department, working under the direction of Representative Lewis, of Maryland, complete a plan for taking over the American Telephone and Telegraph Company's properties at an estimated cost of $250,000,000.

The annual report of the Collector of Internal Revenue says the corporation tax for the year ending June 30 last was $35,006,299.

By a vote of 35 to 14 the Republican National Committee kills a resolution calling for a special convention of the party.

December 17.—Postmaster-General Burleson, in a report to Congress, advocates Government ownership of telephone and telegraph lines.

The Republican National Committee makes a reduction of 93 in the number of delegates to be chosen for the next national convention, the Southern States and the Territories losing 82. The committee recognizes the primary-election system in the States and decides to abandon the custom of passing upon the credentials of delegates thus chosen. It also appoints a committee to ascertain the advisability of adopting the reform ideas of the progressive leaders at the 1916 convention.

To meet the criticisms of Senator Root, made on December 13, the Senate Democratic caucus strengthens the reserve clause in the Currency Bill and makes other changes.

GENERAL

December 12.—Mayor Harrison, of Chicago, accepts the resignations of five members of the Board of Education, all of whom were leaders in the fight against Mrs. Ella Flagg Young as Superintendent of Schools.

December 16.—Thirty-eight miners are killed by a dust explosion in a coal-mine at Newcastle, Colo.

John D. Shoop, who defeated Mrs. Ella Flagg Young for Superintendent of Schools in Chicago, is asked by a committee of Mrs. Young's friends to resign and let her continue in office.

THE LEXICOGRAPHER'S EASY CHAIR

In this column, to decide questions concerning the correct use of words, the Funk & Wagnalls New Standard Dictionary is consulted as arbiter.

Readers will please bear in mind that no notice will be taken of anonymous communications.

"C. D. B.," Bangor, Me.—"Which of the following questions is correct, and why? 'Yet, of the two, which would you be *quickest* to choose?' or 'Yet, of the two, which would you be quicker to choose?'"

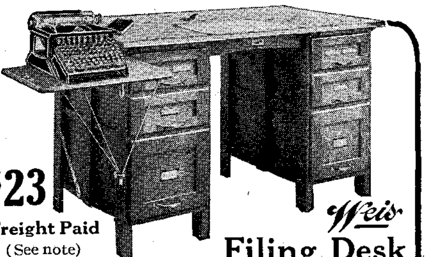
The common assertion of grammarians that the superlative degree may not be applied to two objects is not supported by usage and is flatly contradicted by almost every one who affirms it. If you care to follow the subject further, consult Goold Brown's "Grammar of English Grammars" (p. 282), which you will, no doubt, find in the Public Library at Bangor.

"L. E. B.," New York, N. Y.—"(1) Kindly explain in a concise way the use and abuse of the auxiliary 'have' so that a foreigner could grasp it; as, for instance, in the sentence 'We have sent you already a week ago.' (2) Is it better English to omit 'have' in the sentence 'We have elected this procedure, as by so doing we can give you a more advantageous rate of exchange'? (3) Are the following incorrect? 'Owing to the generally unsatisfactory market conditions, we are unable to place the bonds in question.' 'The unsatisfactory market conditions generally have precluded,' etc. 'The generally unsatisfactory market conditions have precluded,' etc. (4) Can the word 'avail' be used without the reflexive pronoun, as 'We are unable to avail of the opportunity,' etc.?"

(1) The distinction in English between the *preterit* (or *past*) tense—that formed in "regular" verbs by adding *-ed*, *-d*, or *-t*—and the *present perfect* (or *perfect*)—that formed with the auxiliary *to have* and the *perfect* (or *past* or *passive*) participle of the verb undergoing inflection, is in the main this: (1) The *preterit* tense refers merely to a past moment at which an action was done. It does not refer to the time prior to that past moment, nor to the time between that past moment and the present. The *present perfect* tense refers to the past time extending up to the present moment. Indeed, the reference is rather to the *present* state of an action done in the past than to a past performance of it; the action is spoken of as at the *present* moment *perfect*, completed, done. To illustrate by the first sentence that you quote: "We have sent you *already a week ago*," etc., here *already* refers to the present moment; the action is *already*—at the present moment—*done*. "We *have sent* you *already*" or "*have already sent* you" is exactly right in the choice of tense. But *a week ago* refers to a *past* moment, and so suggests not so distinctly that the action is at this moment *done, completed*, as that it took place at a past moment. "We *sent* you *a week ago*" expresses that idea properly. When you use both adverbs of time, *already* and *a week ago*, one of them must be subordinate in influence—must be a sort of added, explanatory phrase, meant to give more precise information than the other. In the present case, *a week ago* is the explanatory adverb; *already* is the controlling adverb. Consequently the phrase *a week ago* should be sufficiently detached from the other elements of the sentence, by punctuation or position, to make clear that it is an added, explanatory phrase and does not influence the tense of the verb. This is effected by writing: "We have *already* sent you, *a week ago*, . . ." If *a week ago* is allowed to influence the tense, and *already* is also retained, one must write: "We HAD already sent you a week ago," etc.

(2) With regard to the second sentence you quote, "We *have elected* this procedure," etc., whether to say *have elected* or *elected* depends upon how the writer (or speaker) wishes to put the matter. Does the writer refer to the choosing as action occurring at a past moment or as a present accomplished fact? In the former case he should say, "We *elected*"; in the latter, "We *have elected*."

(3) "Owing to the generally unsatisfactory market conditions" is an expression correct in grammar and clear in meaning. So also is "The



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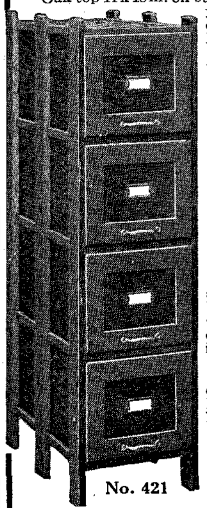

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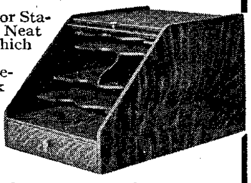

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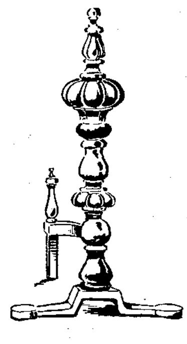

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generally unsatisfactory market conditions have precluded," etc. But "The unsatisfactory market conditions *generally* have precluded" is ambiguous because the position of *generally* makes it uncertain which was general—the unsatisfactory conditions or the preclusion. If the latter, say ". . . have *generally* precluded," etc.

(4) It is colloquial to use *avail of* without a reflexive pronoun as object; say, "We are unable to avail ourselves of the opportunity."

"F. M. C.," Nunn, Colo.—"Is the following sentence correct? 'These truths are of vital interest to parents and all who hope to be.'"

The word "parents" being understood, the sentence is correct. The implied ambiguity is based on specious reasoning, for the remark could not apply to persons who hope to *be*, that is, literally, to come to life.

"M. S.," Montreal, Canada.—"'A' says that to lift one's hat to a person or to a national flag indicates worship; 'B' says it indicates honor. Who is right? Kindly give the definition of *worship*."

Worship is primarily "the act or feeling of adoration or homage *toward a deity*, especially toward God; the paying of religious reverence and divine honors such as adoration, thanksgiving, prayer, praise, and offerings." A secondary meaning is "the act or feeling of deference, respect, or honor toward worthiness or toward a position deemed worthy or high."

To raise one's hat to a national flag is to *salute* it, and by saluting it one honors it in some way prescribed by etiquette, social or military, as the case may be. Therefore, "B" is right.

"O. A. C.," Toronto, Canada.—"Which is correct, 'He left the mail-bag *setting* on the sidewalk,' or 'He left the mail-bag *sitting* on the sidewalk'?"

Neither is correct. Either "He *set* the mail-bag *down* on the sidewalk" or "He left the mail-bag on the sidewalk" is correct. *Set* is the verb to use, not *sit;* but *set down*, not merely *set*.

"H. L.," Youngstown, Ohio.—"Kindly inform me as to whether *alright* is correctly spelled with one or two l's."

All right (two words) is the correct form and spelling. *Alright* and *allright* are incorrect forms.

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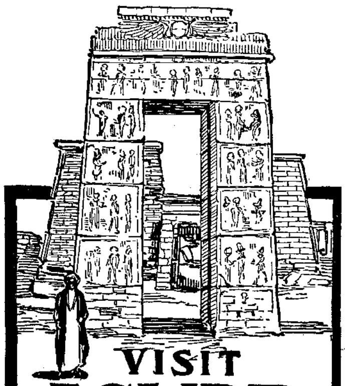

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